

**2018**

MISSOURI

# **PRODUCTS LIABILITY REPORT**



# **MISSOURI PRODUCT LIABILITY INSURANCE REPORT 2018**

**Department of Insurance, Financial Institutions &  
Professional Registration  
Statistics Section  
August 2019**



## DEFINITION OF TERMS

**Indemnity Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Loss Adjustment Expenses:** The cost involved in an insurance company's adjustment of losses under a policy.

**Loss Reserves:** An estimate of the value of a claim or group of claims not yet paid.

**Written Premium:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Earned Premium:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Losses Incurred:** The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.



## **EXECUTIVE SUMMARY**

Product liability insurance provides coverage for claims arising from the use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2018, product liability insurers in Missouri sold \$37,002,467 in coverage, paid \$31,634,462 in losses and had a total of \$34,154,220 in incurred losses (which includes expected future claim payments).

Over the past 10 years, product liability writers experienced volatile loss ratios - or claims incurred as a percentage of earned premiums. Losses reached a 10 year high in 2014, with a loss ratio of 186.1%, compared to a loss ratio of just 12.4% in 2016. In such a relatively small line of insurance, highly volatile losses and loss ratios are common.

The number of claims closed with payment increased by 34% from 2017 to 2018. Over a 10-year span, the highest number of claims closed with payment occurred in 2009 and 2015. Average indemnity paid on claims reached a high of \$70,898 in 2011. The average cost of defending claims closed with payment in 2018 was \$12,990.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 156 companies writing in 2018.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of these data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.





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# **MAJOR TRENDS**

This section contains graphs depicting trends in product liability for:

Loss Ratio 2009 - 2018

Number of Claims Closed 2009 - 2018

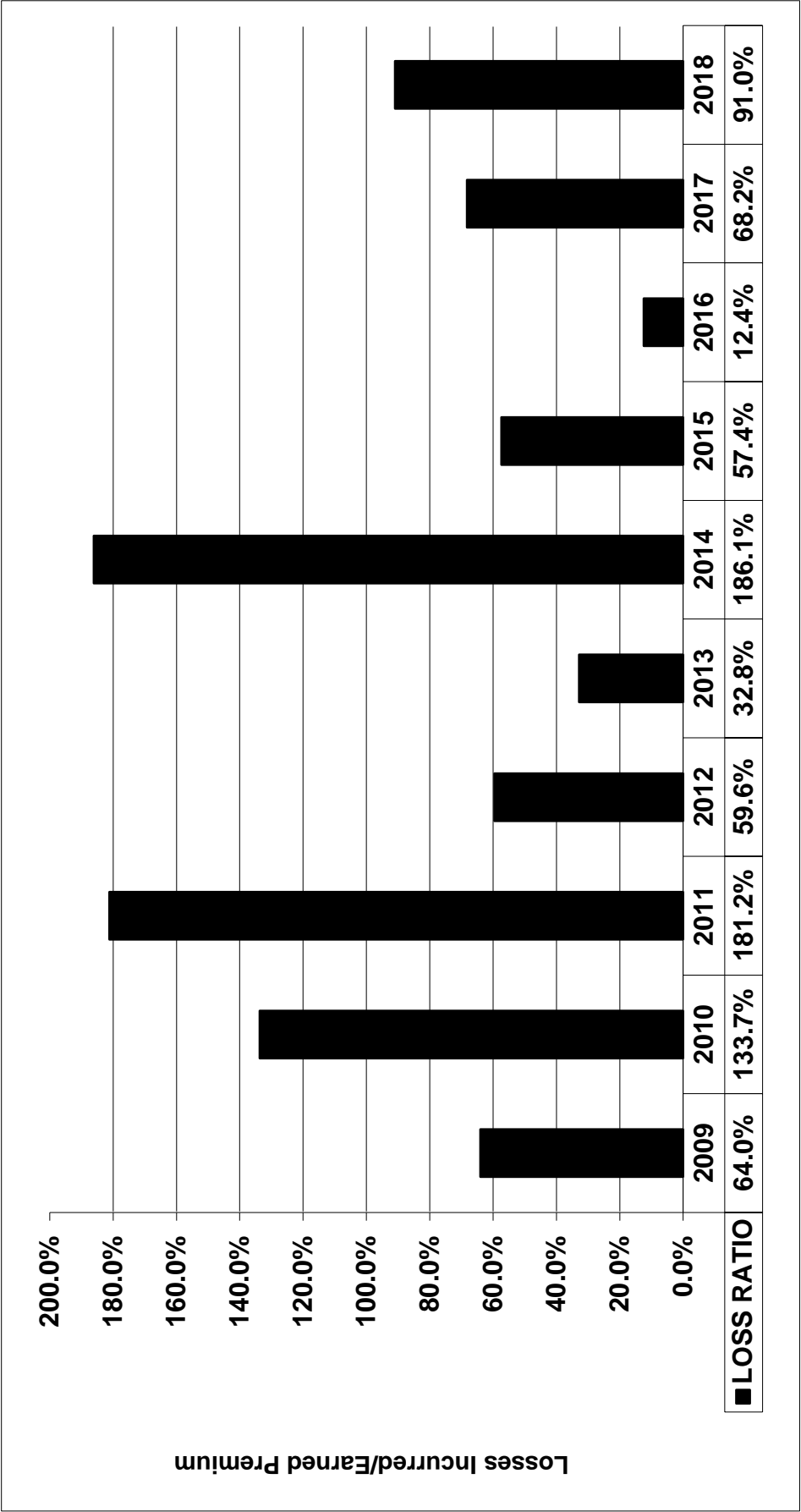
Average Indemnity Paid for All Paid Claims 2009 - 2018

Average Loss Expense for All Paid Claims 2009 - 2018

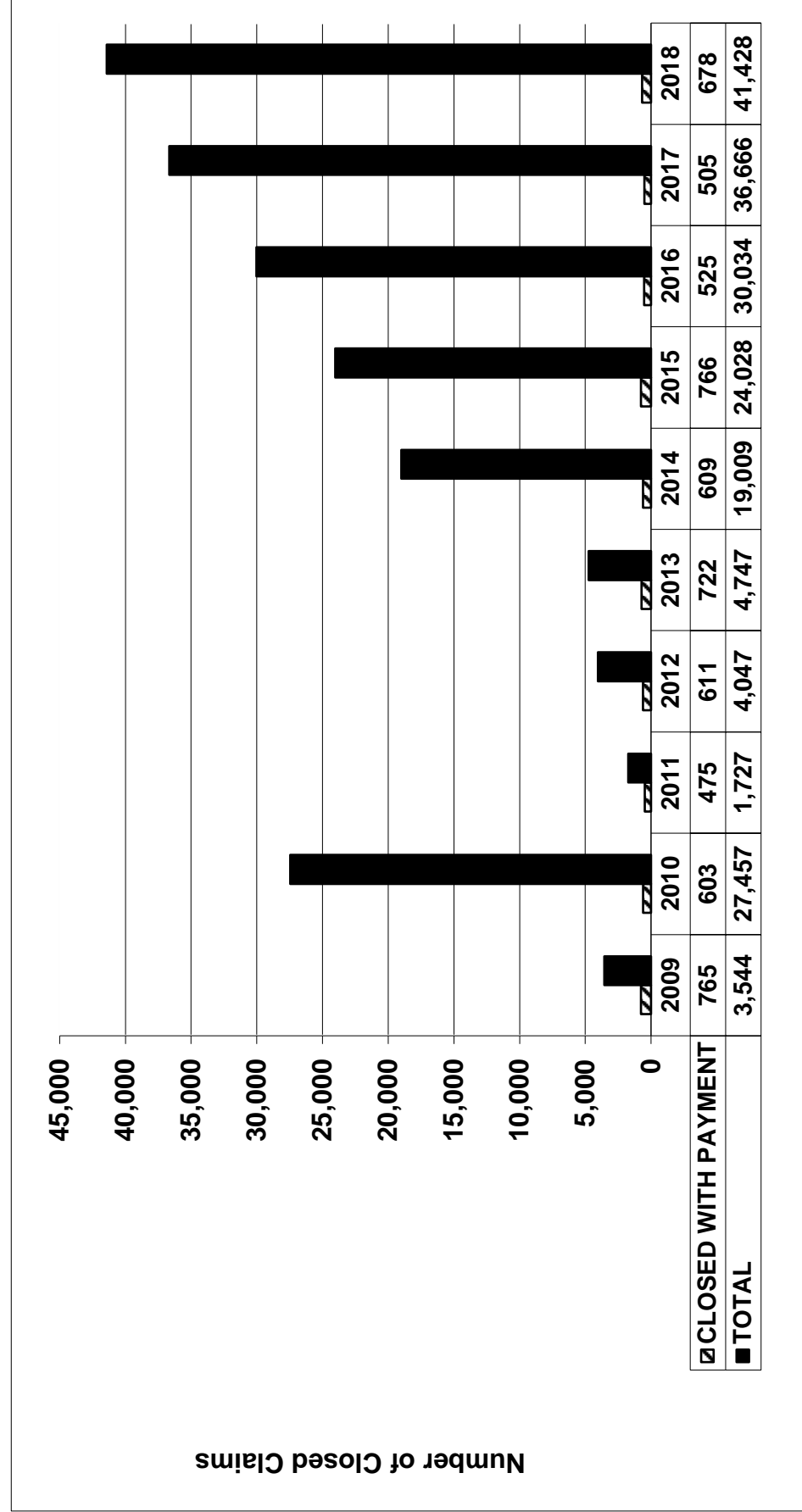
Average Closure Time on Payment of Claims 2009 - 2018



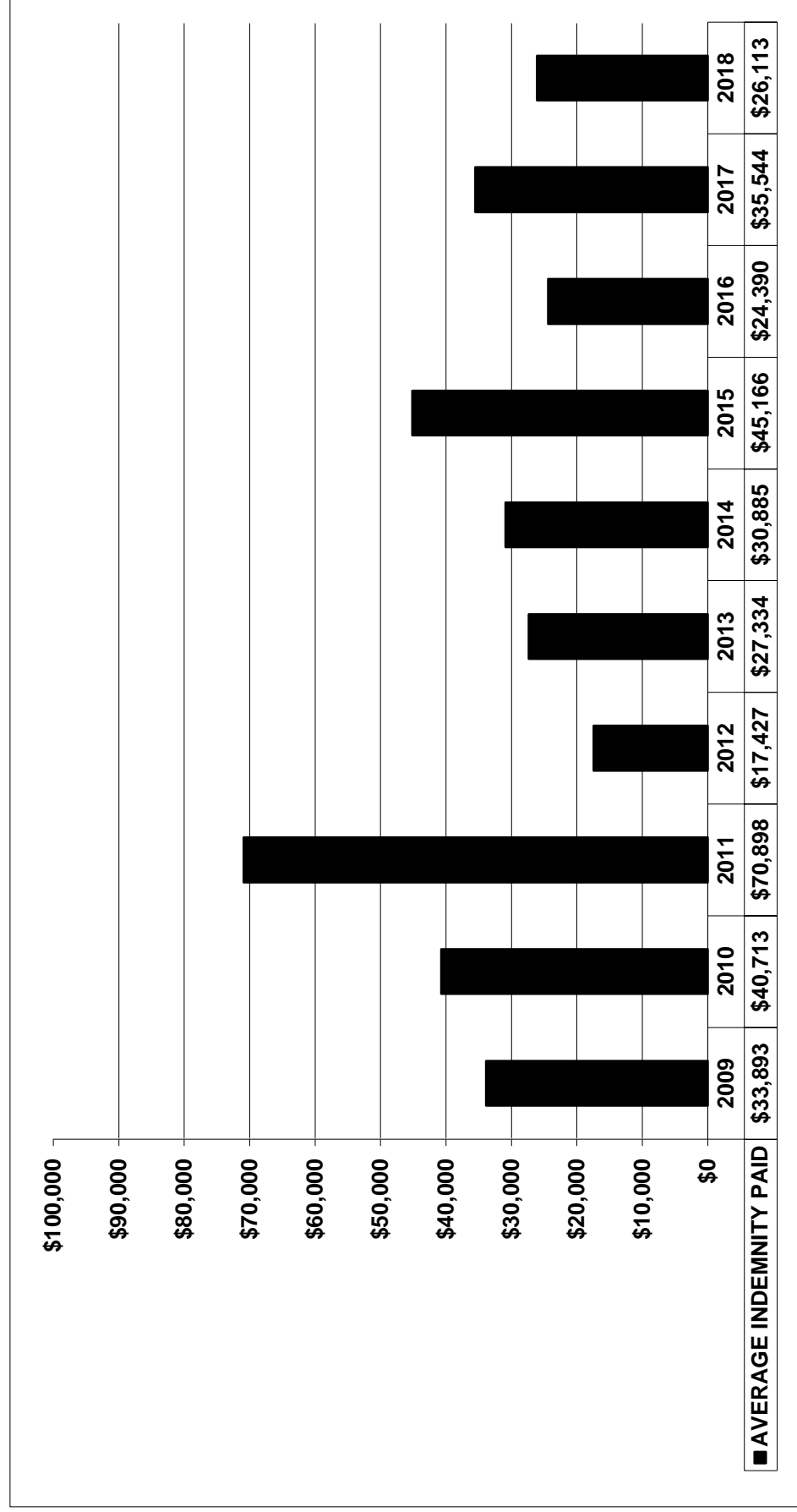
# LOSS RATIOS 2009 - 2018



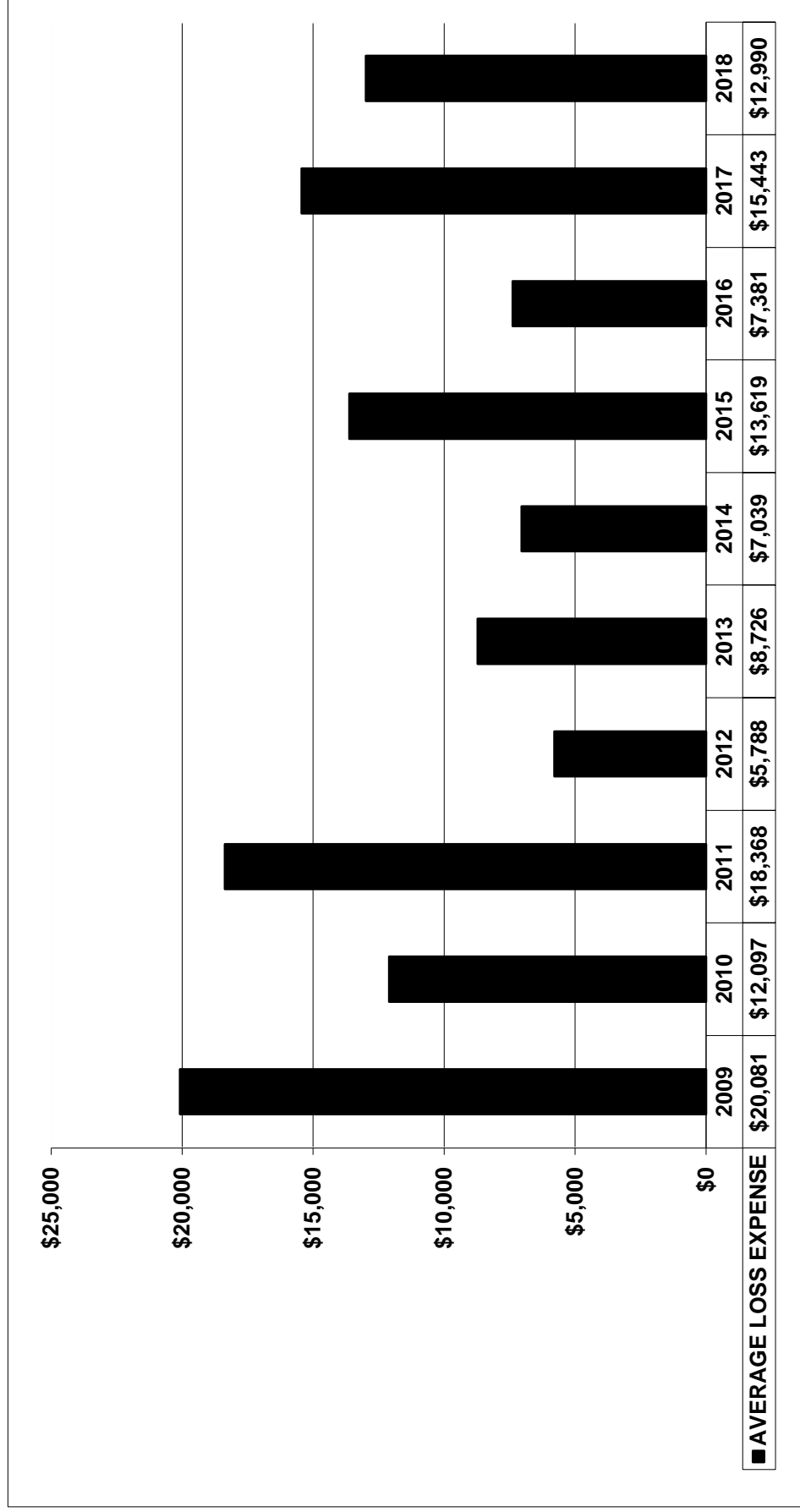
# CLAIMS CLOSED 2009 - 2018



# **AVERAGE INDEMNITY PAID 2009 - 2018** **FOR ALL PAID CLAIMS**



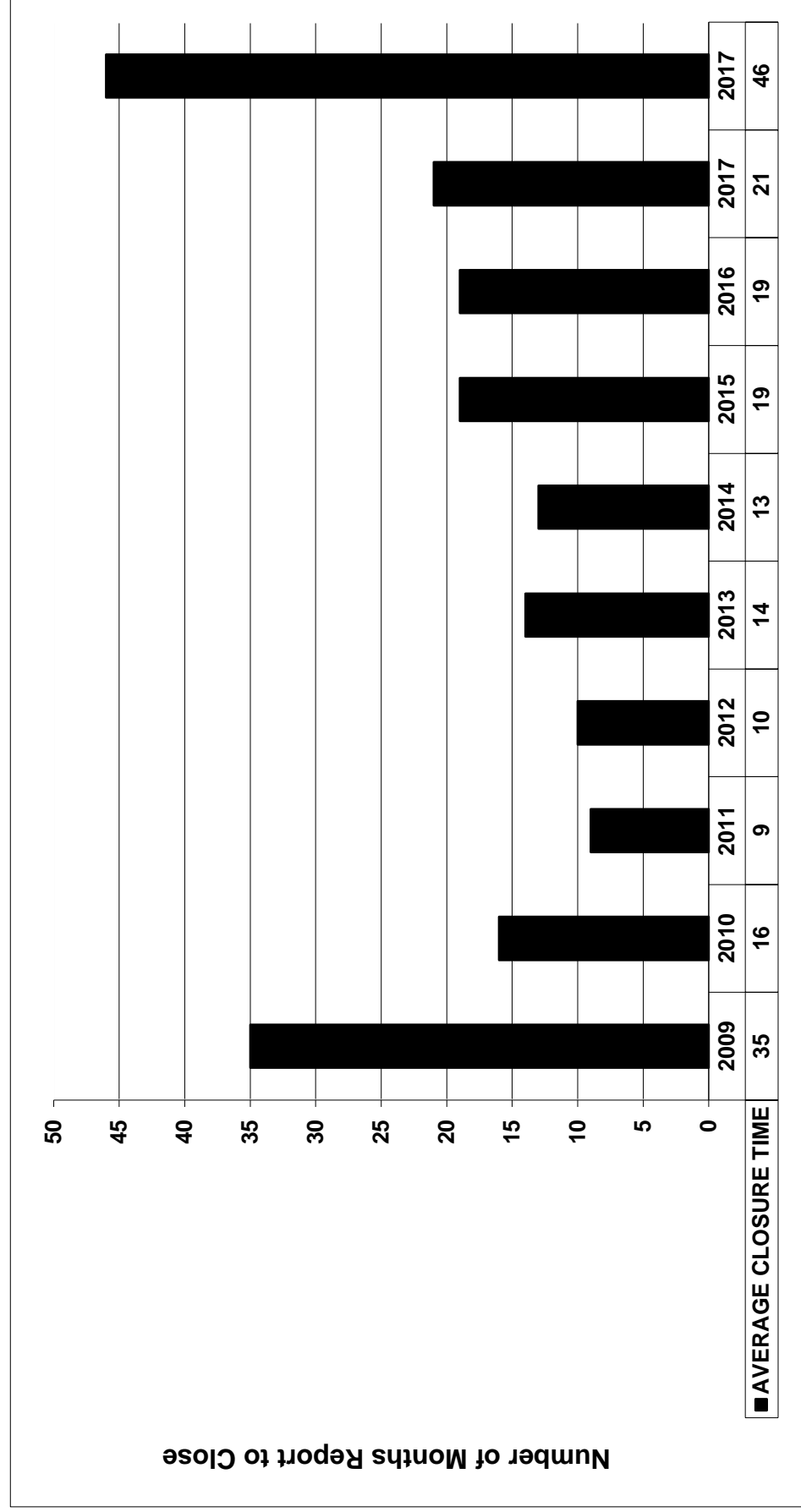
# **AVERAGE LOSS EXPENSE 2009 - 2018** **FOR ALL PAID CLAIMS**





# AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS

## 2009 - 2018





## **PAID INDEMNITY**

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2018 and a ten-year summary.



# PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2018

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	38.05%	258	\$955	\$246,508	\$2,200	\$1,500	42
2,500 - 4,999	13.86%	94	\$3,414	\$320,941	\$4,613	\$1,286	49
5,000 - 7,499	5.75%	39	\$5,984	\$233,362	\$10,896	\$1,163	47
7,500 - 9,999	3.83%	26	\$8,552	\$222,339	\$6,587	\$1,205	35
10,000 - 24,999	16.22%	110	\$15,104	\$1,661,409	\$3,247	\$2,150	36
25,000 - 49,999	12.54%	85	\$36,430	\$3,096,569	\$58,741	\$797	78
50,000 - 74,999	4.87%	33	\$56,843	\$1,875,834	\$13,921	\$4,136	34
75,000 - 99,999	0.74%	5	\$82,194	\$410,971	\$15,894	\$5,200	19
100,000 - 199,999	2.51%	17	\$136,582	\$2,321,895	\$18,989	\$21,765	31
200,000 - 299,999	0.29%	2	\$229,107	\$458,213	\$171,910	\$251,000	38
300,000 - 399,999	0.44%	3	\$327,208	\$981,624	\$19,401	\$108,333	46
400,000 - 499,999	0.15%	1	\$475,000	\$475,000	\$144,339	\$0	74
500,000 - 999,999	0.29%	2	\$850,000	\$1,700,000	\$12,758	\$452,550	15
1,000,000 OR GREATER	0.44%	3	\$1,233,333	\$3,700,000	\$142,123	\$87,067	30
<b>TOTAL</b>	<b>100.00%</b>	<b>678</b>	<b>\$26,113</b>	<b>\$17,704,665</b>	<b>\$12,990</b>	<b>\$5,036</b>	<b>46</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF PAID INDEMNITY

### FOR YEARS 2009 - 2018

Indemnity Paid	% of Paid Claims	Paid Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
1 - 2,499	47.50%	2,973	\$735	\$2,183,856	\$3,330	\$972	14
2,500 - 4,999	13.76%	861	\$3,506	\$3,018,586	\$3,043	\$3,645	25
5,000 - 7,499	6.77%	424	\$5,902	\$2,502,573	\$3,718	\$5,065	20
7,500 - 9,999	3.21%	201	\$8,429	\$1,694,149	\$3,654	\$4,154	20
10,000 - 24,999	11.33%	709	\$15,066	\$10,681,560	\$6,364	\$5,636	22
25,000 - 49,999	7.70%	482	\$34,920	\$16,831,528	\$23,357	\$6,961	39
50,000 - 74,999	2.89%	181	\$58,360	\$10,563,135	\$17,048	\$14,802	32
75,000 - 99,999	1.39%	87	\$84,367	\$7,339,938	\$37,968	\$11,851	30
100,000 - 199,999	3.04%	190	\$138,063	\$26,231,888	\$61,031	\$23,290	28
200,000 - 299,999	0.75%	47	\$236,977	\$11,137,929	\$112,039	\$51,713	33
300,000 - 399,999	0.43%	27	\$329,492	\$8,896,282	\$83,995	\$84,997	32
400,000 - 499,999	0.18%	11	\$455,574	\$5,011,314	\$176,905	\$79,000	39
500,000 - 999,999	0.48%	30	\$728,209	\$21,846,261	\$176,616	\$166,909	55
1,000,000 OR GREATER	0.58%	36	\$2,457,342	\$88,464,325	\$362,630	\$224,411	50
<b>TOTAL</b>	<b>100.00%</b>	<b>6,259</b>	<b>\$34,575</b>	<b>\$216,403,324</b>	<b>\$12,209</b>	<b>\$6,898</b>	<b>21</b>

## **SEVERITY OF BODILY INJURY**

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2018 and a ten-year summary.





# PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2018

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Emotional Only	0.87%	5	\$8,216	\$41,081	\$93	\$115	11
Temporary	3.32%	19	\$56,310	\$1,069,896	\$13,352	\$2,535	16
Permanent	62.30%	357	\$24,850	\$8,871,356	\$20,069	\$1,701	58
Death	33.51%	192	\$16,630	\$3,192,878	\$783	\$5	45
<b>Total</b>	<b>100.00%</b>	<b>573</b>	<b>\$22,993</b>	<b>\$13,175,211</b>	<b>\$13,210</b>	<b>\$1,147</b>	<b>52</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY

### FOR YEARS 2009 - 2018

Severity of Bodily Injury	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
EMOTIONAL ONLY	3.19%	112	\$3,951	\$442,478	\$1,180	\$1,427	7
TEMPORARY	29.48%	1,036	\$12,574	\$13,026,549	\$5,770	\$4,877	11
PERMANENT	51.54%	1,811	\$52,012	\$94,194,026	\$17,655	\$4,978	45
DEATH	15.79%	555	\$67,668	\$37,555,835	\$14,253	\$12,128	34
<b>TOTAL</b>	<b>100.00%</b>	<b>3,514</b>	<b>\$41,326</b>	<b>\$145,218,888</b>	<b>\$13,089</b>	<b>\$5,964</b>	<b>32</b>

## **SEVERITY OF PROPERTY DAMAGE**

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2018 and a ten-year summary.



# PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2018

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	60.38%	64	\$26,492	\$1,695,513	\$10,060	\$12,747	9
Intermediate Property Damage	23.58%	25	\$43,221	\$1,080,532	\$9,579	\$24,885	14
Major Property Damage	16.04%	17	\$103,669	\$1,762,367	\$20,879	\$77,677	18
<b>Total</b>	<b>100.00%</b>	<b>106</b>	<b>\$42,815</b>	<b>\$4,538,412</b>	<b>\$11,681</b>	<b>\$26,023</b>	<b>11</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE

### FOR YEARS 2009 - 2018

Severity of Property Damage	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Minor Property Damage	74.08%	2,046	\$8,541	\$17,473,881	\$3,891	\$4,750	4
Intermediate Property Damage	13.72%	379	\$97,334	\$36,889,456	\$43,831	\$17,976	15
Major Property Damage	12.20%	337	\$51,134	\$17,232,295	\$16,679	\$13,803	14
<b>Total</b>	<b>100.00%</b>	<b>2,762</b>	<b>\$25,922</b>	<b>\$71,595,632</b>	<b>\$10,932</b>	<b>\$7,670</b>	<b>7</b>

## **BUSINESS CLASSIFICATION**

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2018 and a ten-year summary.





# PRODUCT LIABILITY BUSINESS CLASSIFICATION FOR 2018

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	1.92%	13	\$20,495	\$266,429	\$19,910	\$12,231	21
Manufacturer	81.71%	554	\$24,781	\$13,728,525	\$13,998	\$3,904	52
Wholesaler	0.74%	5	\$2,600	\$13,000	\$8,565	\$2,260	73
Retailer	2.80%	19	\$60,377	\$1,147,160	\$14,927	\$4,729	13
Servicer-Repairer	7.23%	49	\$45,923	\$2,250,221	\$5,720	\$11,999	8
Distributor	5.60%	38	\$7,877	\$299,330	\$4,926	\$10,615	17
Total	100.00%	678	\$26,113	\$17,704,665	\$12,990	\$5,036	46

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION

### FOR YEARS 2009 - 2018

Business Classification	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	6.50%	407	\$49,656	\$20,209,801	\$12,714	\$9,396	15
Manufacturer	63.88%	3,998	\$35,595	\$142,310,059	\$13,986	\$4,868	24
Wholesaler	1.10%	69	\$77,613	\$5,355,278	\$16,810	\$20,967	36
Retailer	11.31%	708	\$15,053	\$10,657,673	\$3,024	\$8,596	8
Servicer-Repairer	9.57%	599	\$31,225	\$18,703,882	\$9,074	\$11,046	10
Distributor	7.64%	478	\$40,098	\$19,166,631	\$13,788	\$12,014	25
<b>Total</b>	<b>100.00%</b>	<b>6,259</b>	<b>\$34,575</b>	<b>\$216,403,324</b>	<b>\$12,209</b>	<b>\$6,898</b>	<b>21</b>

## **LOCATION OF OCCURRENCE**

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2018 and a ten-year summary.



# PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2018

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	1.62%	11	\$31,705	\$348,760	\$2,368	\$33,046	4
HOME	9.14%	62	\$16,498	\$1,022,867	\$10,139	\$12,523	12
OFFICE	1.77%	12	\$99,828	\$1,197,937	\$22,003	\$106,830	14
OTHER	86.14%	584	\$21,523	\$12,569,653	\$12,946	\$1,353	51
PLANT	1.33%	9	\$285,050	\$2,565,448	\$36,448	\$22,467	25
TOTAL	100.00%	678	\$26,113	\$17,704,665	\$12,990	\$5,036	46

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE

### FOR YEARS 2009 - 2018

Location of Occurrence	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
AUTO	4.15%	260	\$27,723	\$7,208,053	\$5,160	\$12,360	9
HOME	40.07%	2,508	\$11,751	\$29,471,902	\$8,245	\$4,822	7
OFFICE	2.73%	171	\$53,753	\$9,191,686	\$15,211	\$29,178	16
OTHER	50.34%	3,151	\$42,175	\$132,892,598	\$13,123	\$5,249	32
PLANT	2.70%	169	\$222,716	\$37,639,085	\$61,823	\$37,528	36
TOTAL	100.00%	6,259	\$34,575	\$216,403,324	\$12,209	\$6,898	21

## **PRODUCT TYPE**

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2018 and a ten-year summary.





# PRODUCT LIABILITY

## FOR 2018

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	22,521	69.47%	471	\$16,364	\$7,707,355	\$13,392	\$20	54
MANUFACTURERS - NOC	926	6.49%	44	\$52,947	\$2,329,660	\$7,887	\$2,559	59
CHEMICAL MFG/CHEMISTS	529	3.83%	26	\$458	\$11,917	\$1,769	\$10,973	17
CONTRACTORS - NOC	67	1.92%	13	\$100,217	\$1,302,816	\$21,672	\$96,900	19
PLUMBING	70	1.92%	13	\$8,641	\$112,333	\$0	\$2,419	4
AUTO REPAIR SHOPS/DISMANTLING	24	1.03%	7	\$51,765	\$362,352	\$0	\$50,822	2
PRODUCTS - COMPLETED OPERATIONS - NOC	13,991	0.88%	6	\$169,721	\$1,018,326	\$15,770	\$4,452	85
CARPENTRY AND FLOOR COVERINGS	60	0.88%	6	\$54,015	\$324,087	\$23,087	\$2,083	22
APPLIANCES AND ACCESSORIES	851	0.74%	5	\$53,586	\$267,929	\$61,939	\$102,600	19
RESTAURANTS - SERVE ALCOHOL	301	0.74%	5	\$2,913	\$14,566	\$5,168	\$3,580	9
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	30	0.59%	4	\$517,806	\$2,071,225	\$78,577	\$82,125	23
CROP SPRAYING AND PESTICIDES	12	0.59%	4	\$15,662	\$62,649	\$682	\$6,194	6
DISCOUNT/VARIETY STORES	5	0.59%	4	\$2,500	\$10,000	\$10,707	\$325	90
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	17	0.44%	3	\$7,847	\$23,540	\$8,992	\$3,800	10
FARM MACHINERY	15	0.44%	3	\$10,494	\$31,482	\$3,679	\$3,667	1
GARDENING EQUIPMENT AND LANDSCAPING	8	0.44%	3	\$3,671	\$11,012	\$4,433	\$3,667	7
ANIMAL FEED	22	0.44%	3	\$45,347	\$136,042	\$0	\$9,005	5
CLUBS/CONVENTIONS	55	0.44%	3	\$4,095	\$12,285	\$0	\$500	2
MINING/DREDGING/DOCK OPER/EXCAVATION	11	0.29%	2	\$2,693	\$5,385	\$231	\$500	2
HEATING AND AIR CONDITIONING	57	0.29%	2	\$19,124	\$38,248	\$50,243	\$751	20
BUILDING MATERIALS	18	0.29%	2	\$20,133	\$40,266	\$16,698	\$10,000	34
ELECTRICAL EQUIPMENT	32	0.29%	2	\$59,972	\$119,943	\$0	\$7,549	8
MEAT, FISH, POULTRY, AND SEAFOOD	41	0.29%	2	\$1,575	\$3,150	\$0	\$1,948	12
FOOD PRODUCTS - DRY	91	0.29%	2	\$140	\$280	\$0	\$140	0
GROCERY STORES/MARKETS/COMMISSARIES	24	0.29%	2	\$536	\$1,072	\$0	\$286	3
BEVERAGE BOTTLER - NON-ALCOHOLIC	10	0.29%	2	\$31,300	\$62,600	\$7,529	\$2,250	14
FURNITURE/FIXTURES/UPHOLSTERY	44	0.29%	2	\$28,816	\$57,631	\$0	\$2,500	18
FERTILIZERS	4	0.29%	2	\$23,020	\$46,039	\$1,661	\$3,800	10
ADHESIVE AND ABRASIVE GOODS	13	0.29%	2	\$1	\$2	\$19,147	\$30,000	16
LIGHTS, LANTERNS, AND LAMPS	13	0.29%	2	\$1,551	\$3,101	\$0	\$1,050	17
PET GROOMING/STORES/TRAINING	2	0.29%	2	\$2,500	\$5,000	\$0	\$5,250	15
SEED MERCHANT	3	0.29%	2	\$44,106	\$88,212	\$69,055	\$6,250	40
OIL, FUEL, GAS - CO AND DISTRIBUTORS	10	0.15%	1	\$1,099	\$1,099	\$0	\$15,000	4
GASOLINE STATIONS	16	0.15%	1	\$10,771	\$10,771	\$0	\$10,000	2
LAUNDRY SERVICES	2	0.15%	1	\$589	\$589	\$0	\$1,500	1
REFRIGERATION	5	0.15%	1	\$2,114	\$2,114	\$0	\$1,005	2
TV OR RADIO OR STEREO	3	0.15%	1	\$22,000	\$22,000	\$0	\$3,000	32
MASONRY, PLASTERING, MARBLE, OR TILE	17	0.15%	1	\$803	\$803	\$0	\$500	3
ROOFING	27	0.15%	1	\$17,500	\$17,500	\$20,006	\$7,500	37
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	2	0.15%	1	\$900,000	\$900,000	\$25,515	\$5,100	19
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	10	0.15%	1	\$1,450	\$1,450	\$0	\$1,500	2
RESTAURANTS - SERVE NO ALCOHOL	453	0.15%	1	\$500	\$500	\$0	\$500	5
FOOD PRODUCTS - NOT DRY	91	0.15%	1	\$196	\$196	\$0	\$196	8
LUMBER-WOOD MFG/PRUNING/TRIMMING	8	0.15%	1	\$12,000	\$12,000	\$25,935	\$50,000	17
DOOR AND WINDOWS MFG	20	0.15%	1	\$30,000	\$30,000	\$96,709	\$5,000	74
LADDERS, HOISTS, AND SCAFFOLDS	2	0.15%	1	\$100,000	\$100,000	\$24,863	\$2,500	36
CANS, DRUMS, AND METAL CONTAINERS	1	0.15%	1	\$700	\$700	\$0	\$5,000	2
TOOL MFG	6	0.15%	1	\$3,995	\$3,995	\$812	\$4,010	3
SALES OR SERVICE ORG	9	0.15%	1	\$7,500	\$7,500	\$140,043	\$7,500	15
COMMUNICATION/RECORDING SYS/INTERNET PRC	5	0.15%	1	\$10,000	\$10,000	\$0	\$5,000	6
BATTERIES	10	0.15%	1	\$370	\$370	\$0	\$550	2
MOBILE HOME PARKS OR COURTS	3	0.15%	1	\$41,500	\$41,500	\$49,466	\$2,500	28
COSMETICS	15	0.15%	1	\$2,500	\$2,500	\$0	\$2,500	5
PUTTY PRODUCTS	1	0.15%	1	\$35,000	\$35,000	\$21,730	\$25,000	16
BARBER SUPPLIES AND HAIR PIECES	3	0.15%	1	\$868	\$868	\$160	\$2,000	2
GRAIN ELEVATOR OPERATIONS	1	0.15%	1	\$151,164	\$151,164	\$20,033	\$70,000	17
PLASTIC, RUBBER GOODS - MFG	101	0.15%	1	\$27,500	\$27,500	\$90,570	\$1,200	57
PRINTING/PUBLISHERS	4	0.15%	1	\$43,838	\$43,838	\$0	\$0	2
AUCTION/AUCTIONEERS	1	0.15%	1	\$203	\$203	\$0	\$500	0
ANIMAL BOARDING/VETERINARIANS/STOCKYARDS	1	0.00%	0	\$0	\$0	\$0	\$0	0

# PRODUCT LIABILITY

## FOR 2018

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
OFFICE MACHINES, COMPUTERS - OTHER	8	0.00%	0	\$0	\$0	\$0	\$0	0
VALVES, PUMPS, COMPRESSORS MFG	21	0.00%	0	\$0	\$0	\$0	\$0	0
FIREARMS, AMMUNITION - MFG AND REPAIR	8	0.00%	0	\$0	\$0	\$0	\$0	0
INSULATION - OTHER THAN ASBESTOS	4	0.00%	0	\$0	\$0	\$0	\$0	0
BOATS - USE	2	0.00%	0	\$0	\$0	\$0	\$0	0
RAILROAD/TRAIN MFG/CONSTRUCTION	5	0.00%	0	\$0	\$0	\$0	\$0	0
BOWLING LANES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CARPET AND FURNITURE CLEANING	2	0.00%	0	\$0	\$0	\$0	\$0	0
CONTRACTOR EQUIPMENT	5	0.00%	0	\$0	\$0	\$0	\$0	0
FURS, FABRICS AND OTHER CLOTHING	31	0.00%	0	\$0	\$0	\$0	\$0	0
SHOES, BOOTS, OR SLIPPERS	5	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	2	0.00%	0	\$0	\$0	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	5	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	11	0.00%	0	\$0	\$0	\$0	\$0	0
ELECTRIC CABLES, CONDUIT, AND WIRING	23	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.00%	0	\$0	\$0	\$0	\$0	0
WAX/PAINT/VARNISH/PAINTING	31	0.00%	0	\$0	\$0	\$0	\$0	0
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	3	0.00%	0	\$0	\$0	\$0	\$0	0
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBW/	9	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONCRETE AND ASPHALT CONSTRUCTION	63	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	3	0.00%	0	\$0	\$0	\$0	\$0	0
GLASS DEALERS AND GLAZIERS	16	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	4	0.00%	0	\$0	\$0	\$0	\$0	0
GAS, STEAM, WATER, AND SEWER MAINS	9	0.00%	0	\$0	\$0	\$0	\$0	0
WATER SOFTENING EQUIPMENT	16	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	3	0.00%	0	\$0	\$0	\$0	\$0	0
METAL ERECTION	10	0.00%	0	\$0	\$0	\$0	\$0	0
FENCES	3	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
WATER AND FIRE PROOFING	2	0.00%	0	\$0	\$0	\$0	\$0	0
DAIRY PRODUCTS	4	0.00%	0	\$0	\$0	\$0	\$0	0
CONCESSIONAIRES	93	0.00%	0	\$0	\$0	\$0	\$0	0
DELI, CATERERS, AND CAFETERIAS	50	0.00%	0	\$0	\$0	\$0	\$0	0
CANDY OR CONFECTIONARY PRODUCTS	22	0.00%	0	\$0	\$0	\$0	\$0	0
FROZEN FOODS	34	0.00%	0	\$0	\$0	\$0	\$0	0
BAKERIES AND BAKERY GOODS	4	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, LIQUOR - MFG, DISTR, STORES	4	0.00%	0	\$0	\$0	\$0	\$0	0
WATER BOTTLING	4	0.00%	0	\$0	\$0	\$0	\$0	0
TEXTILE MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
HARDWARE, HOME IMPROVEMENT STORES	5	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER PRODUCTS	14	0.00%	0	\$0	\$0	\$0	\$0	0
DRUG AND PHARMACEUTICALS	20	0.00%	0	\$0	\$0	\$0	\$0	0
SOAP AND DETERGENTS	7	0.00%	0	\$0	\$0	\$0	\$0	0
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	5	0.00%	0	\$0	\$0	\$0	\$0	0
INK AND DYES	3	0.00%	0	\$0	\$0	\$0	\$0	0
METAL EXTRACTION AND PROCESSING	1	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	4	0.00%	0	\$0	\$0	\$0	\$0	0
CUTLERY, RAZORS, AND FLATWARE	2	0.00%	0	\$0	\$0	\$0	\$0	0
TANK BLDG/WAREHOUSES/VACANT BLDGS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FARMS/RANCHES	11	0.00%	0	\$0	\$0	\$0	\$0	0
WHEEL AND TIRE MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINE-TURBINE-BEARING MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	1	0.00%	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG/TUNING	3	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	5	0.00%	0	\$0	\$0	\$0	\$0	0
RECREATIONAL VEHICLE MFG	7	0.00%	0	\$0	\$0	\$0	\$0	0

# PRODUCT LIABILITY

## FOR 2018

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
FUMIGATING	5	0.00%	0	\$0	\$0	\$0	\$0	0
JEWELRY AND WATCHES	2	0.00%	0	\$0	\$0	\$0	\$0	0
TOYS/GAMES	4	0.00%	0	\$0	\$0	\$0	\$0	0
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	12	0.00%	0	\$0	\$0	\$0	\$0	0
SIGN MFG AND INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
SWIMMING POOLS/SAUNAS	2	0.00%	0	\$0	\$0	\$0	\$0	0
PIPE MFG	12	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
FREIGHT FORWARDERS/TRUCKERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
STORES AND DISTR - NO FOOD OR DRINK	19	0.00%	0	\$0	\$0	\$0	\$0	0
IRRIGATION EQUIPMENT	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINES/WELLS	2	0.00%	0	\$0	\$0	\$0	\$0	0
BOTTLE AND JAR MFG	3	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SNOW AND ICE REMOVAL-CONTRACTOR	3	0.00%	0	\$0	\$0	\$0	\$0	0
PACKAGING/PACKING/MAIL ORDER	1	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	2	0.00%	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	1	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	2	0.00%	0	\$0	\$0	\$0	\$0	0
JANITORIAL SERVICES	3	0.00%	0	\$0	\$0	\$0	\$0	0
THEATERS	3	0.00%	0	\$0	\$0	\$0	\$0	0
RENTAL STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BUILDINGS/PREMISES BANK OR OFFICE	9	0.00%	0	\$0	\$0	\$0	\$0	0
CAR WASHES	1	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT PARKS/PARKS/PLAYGROUNDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	1	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	8	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONSULTANTS/PROGRAMMERS	2	0.00%	0	\$0	\$0	\$0	\$0	0
SCHOOLS - PRIVATE/PUBLIC	1	0.00%	0	\$0	\$0	\$0	\$0	0
<b>TOTAL</b>	<b>41,428</b>	<b>100.00%</b>	<b>678</b>	<b>\$26,113</b>	<b>\$17,704,665</b>	<b>\$12,990</b>	<b>\$5,036</b>	<b>46</b>

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 2009 - 2018**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	99,213	30.58%	1,914	\$34,393	\$65,827,489	\$12,018	\$120	42
APPLIANCES AND ACCESSORIES	5,502	21.63%	1,354	\$3,433	\$4,648,331	\$675	\$3,486	2
RESTAURANTS - SERVE ALCOHOL	2,078	3.51%	220	\$2,068	\$454,922	\$517	\$1,450	5
MANUFACTURERS - NOC	3,405	3.13%	196	\$197,315	\$38,673,825	\$36,287	\$4,772	39
RESTAURANTS - SERVE NO ALCOHOL	3,248	2.78%	174	\$1,867	\$324,796	\$925	\$1,687	6
PLUMBING	451	2.49%	156	\$12,638	\$1,971,500	\$1,710	\$4,026	7
CONTRACTORS - NOC	437	2.27%	142	\$50,871	\$7,223,729	\$14,039	\$18,213	21
CHEMICAL MFG/CHEMISTS	1,586	2.17%	136	\$33,748	\$4,589,662	\$9,297	\$7,602	22
PRODUCTS - COMPLETED OPERATIONS - NOC	70,313	1.68%	105	\$68,104	\$7,150,937	\$19,798	\$11,024	24
FOOD PRODUCTS - DRY	619	1.63%	102	\$12,233	\$1,247,808	\$344	\$1,939	5
FURS, FABRICS AND OTHER CLOTHING	229	1.39%	87	\$3,383	\$294,294	\$19,024	\$1,664	3
FOOD PRODUCTS - NOT DRY	545	1.25%	78	\$2,908	\$226,791	\$991	\$2,493	8
HEATING AND AIR CONDITIONING	322	1.18%	74	\$22,680	\$1,678,307	\$5,978	\$3,643	10
CARPENTRY AND FLOOR COVERINGS	282	1.18%	74	\$23,849	\$1,764,824	\$6,223	\$8,601	15
FURNITURE/FIXTURES/UPHOLSTERY	294	1.12%	70	\$63,634	\$4,454,406	\$11,682	\$23,404	12
CANDY OR CONFECTIONARY PRODUCTS	266	1.05%	66	\$1,049	\$69,261	\$207	\$1,002	5
FROZEN FOODS	287	1.04%	65	\$5,250	\$341,248	\$664	\$2,199	5
AUTO REPAIR SHOPS/DISMANTLING	144	0.97%	61	\$16,008	\$976,509	\$2,750	\$16,234	5
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	210	0.94%	59	\$310,314	\$18,308,532	\$41,989	\$37,749	29
MEAT, FISH, POULTRY, AND SEAFOOD	275	0.78%	49	\$3,955	\$193,818	\$1,733	\$2,970	9
CLUBS/CONVENTIONS	268	0.73%	46	\$36,436	\$1,676,046	\$12,733	\$4,726	12
GROCERY STORES/MARKETS/COMMISSARIES	181	0.67%	42	\$12,660	\$531,736	\$1,262	\$4,012	9
ELECTRICAL EQUIPMENT	236	0.64%	40	\$102,717	\$4,108,678	\$36,850	\$29,884	19
GASOLINE STATIONS	93	0.59%	37	\$14,791	\$547,270	\$0	\$5,108	5
ROOFING	153	0.58%	36	\$38,450	\$1,384,203	\$11,360	\$16,514	22
PLASTIC, RUBBER GOODS - MFG	814	0.58%	36	\$36,783	\$1,324,203	\$48,122	\$14,825	24
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	106	0.54%	34	\$98,243	\$3,340,247	\$17,150	\$63,352	25
FARM MACHINERY	83	0.45%	28	\$26,690	\$747,333	\$3,578	\$10,613	6
CONCRETE AND ASPHALT CONSTRUCTION	173	0.43%	27	\$139,964	\$3,779,040	\$108,915	\$74,649	14
GARDENING EQUIPMENT AND LANDSCAPING	61	0.40%	25	\$17,787	\$444,664	\$4,398	\$24,291	11
GLASS DEALERS AND GLAZIERS	93	0.37%	23	\$14,320	\$329,366	\$2,570	\$6,724	14
ELECTRIC CABLES, CONDUIT, AND WIRING	119	0.34%	21	\$69,038	\$1,449,789	\$3,971	\$4,127	6
WAX/PAINT/VARNISH/PAINTING	110	0.34%	21	\$157,761	\$3,312,980	\$432,863	\$29,108	11
WHEEL AND TIRE MFG	40	0.34%	21	\$107,473	\$2,256,934	\$12,380	\$8,967	9
GAS, STEAM, WATER, AND SEWER MAINS	65	0.32%	20	\$12,107	\$242,131	\$7,187	\$2,575	10
ANIMAL FEED	127	0.32%	20	\$39,511	\$790,220	\$14,521	\$8,777	22
FARMS/RANCHES	77	0.32%	20	\$64,766	\$1,295,327	\$36,258	\$6,423	23
OIL, FUEL, GAS - CO AND DISTRIBUTORS	47	0.29%	18	\$63,040	\$1,134,716	\$191,389	\$68,148	12
MINING/DREDGING/DOCK OPER/EXCAVATION	72	0.29%	18	\$7,561	\$136,095	\$9,413	\$3,640	14
MASONRY, PLASTERING, MARBLE, OR TILE	60	0.29%	18	\$22,537	\$405,663	\$20,259	\$2,529	13
DOOR AND WINDOWS MFG	95	0.29%	18	\$88,708	\$1,596,736	\$42,009	\$15,471	27
WATER SOFTENING EQUIPMENT	72	0.27%	17	\$7,119	\$121,017	\$901	\$7,205	5
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBW,	69	0.26%	16	\$106,496	\$1,703,933	\$30,944	\$4,438	20
SOAP AND DETERGENTS	47	0.26%	16	\$12,144	\$194,299	\$58,108	\$4,296	223
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	66	0.24%	15	\$42,635	\$639,525	\$2,755	\$20,247	20
BUILDING MATERIALS	55	0.22%	14	\$204,432	\$2,862,052	\$36,850	\$27,358	29
STONE AND GEM CUTTING OR POLISHING	19	0.22%	14	\$1,344	\$18,816	\$1,027	\$8,499	48
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	37	0.21%	13	\$65,715	\$854,289	\$27,091	\$39,846	19
METAL ERECTION	52	0.19%	12	\$68,340	\$820,080	\$29,769	\$3,137	11
CONCESSIONAIRES	306	0.19%	12	\$1,543	\$18,517	\$453	\$1,660	8
DELI, CATERERS, AND CAFETERIAS	273	0.19%	12	\$1,471	\$17,657	\$6	\$1,092	3
COSMETICS	89	0.19%	12	\$3,459	\$41,507	\$1,559	\$4,217	7
REFRIGERATION	28	0.18%	11	\$102,942	\$1,132,365	\$31,568	\$8,782	22
BATTERIES	42	0.18%	11	\$17,449	\$191,936	\$1,861	\$7,403	12
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	54	0.18%	11	\$24,699	\$271,686	\$14,625	\$25,014	25
CROP SPRAYING AND PESTICIDES	45	0.16%	10	\$19,447	\$194,465	\$372	\$6,777	5
TOOL MFG	36	0.16%	10	\$32,223	\$322,225	\$2,693	\$21,168	19
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	58	0.14%	9	\$79,194	\$712,748	\$7,393	\$7,954	20
SWIMMING POOLS/SAUNAS	21	0.13%	8	\$22,421	\$179,369	\$10,251	\$10,425	38
STORES AND DISTR - NO FOOD OR DRINK	99	0.13%	8	\$6,065	\$48,523	\$19,777	\$14,156	10

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 2009 - 2018**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
VALVES, PUMPS, COMPRESSORS MFG	97	0.11%	7	\$6,206	\$43,445	\$0	\$4,856	4
LUMBER-WOOD MFG/PRUNING/TRIMMING	35	0.11%	7	\$15,315	\$107,208	\$7,274	\$9,943	20
LIGHTS, LANTERNS, AND LAMPS	61	0.11%	7	\$29,475	\$206,326	\$202	\$11,571	11
COMMUNICATION/RECORDING SYS/INTERNET PRC	33	0.11%	7	\$10,689	\$74,822	\$0	\$5,011	9
ALCOHOL, LIQUOR - MFG, DISTR, STORES	24	0.10%	6	\$14,081	\$84,485	\$4	\$13,866	19
ADHESIVE AND ABRASIVE GOODS	17	0.10%	6	\$29,463	\$176,780	\$10,778	\$11,402	14
SALES OR SERVICE ORG	33	0.10%	6	\$10,523	\$63,138	\$27,094	\$18,542	14
RECREATIONAL VEHICLE MFG	33	0.10%	6	\$88,375	\$530,250	\$31,922	\$136,323	23
TV OR RADIO OR STEREO	14	0.08%	5	\$25,252	\$126,261	\$4,276	\$11,200	15
FENCES	18	0.08%	5	\$62,070	\$310,351	\$17,465	\$3,280	16
BEVERAGE BOTTLER - NON-ALCOHOLIC	34	0.08%	5	\$26,893	\$134,464	\$13,474	\$1,421	13
HARDWARE, HOME IMPROVEMENT STORES	34	0.08%	5	\$4,590	\$22,950	\$0	\$4,434	5
PAPER PRODUCTS	68	0.08%	5	\$65,539	\$327,696	\$7,241	\$5,460	11
DRUG AND PHARMACEUTICALS	96	0.08%	5	\$48,603	\$243,013	\$22,312	\$19,500	20
FERTILIZERS	13	0.08%	5	\$27,657	\$138,283	\$1,427	\$2,720	6
ENGINE-TURBINE-BEARING MFG	10	0.08%	5	\$81,577	\$407,885	\$39,293	\$1,628	6
BRUSH OR BROOM MFG	6	0.08%	5	\$1,595	\$7,975	\$0	\$1,623	2
SIGN MFG AND INSTALLATION	13	0.08%	5	\$18,017	\$90,086	\$1,767	\$26,467	14
DISCOUNT/VARIETY STORES	12	0.08%	5	\$2,038	\$10,189	\$8,565	\$260	72
IRRIGATION EQUIPMENT	9	0.08%	5	\$10,946	\$54,731	\$2,694	\$8,381	7
BOTTLE AND JAR MFG	11	0.08%	5	\$27,325	\$136,626	\$12,043	\$32,500	27
PRINTING/PUBLISHERS	14	0.08%	5	\$35,984	\$179,919	\$0	\$43,019	5
JANITORIAL SERVICES	18	0.08%	5	\$19,480	\$97,400	\$0	\$1,271	7
INSULATION - OTHER THAN ASBESTOS	27	0.06%	4	\$10,084	\$40,335	\$0	\$1,250	4
BOATS - USE	17	0.06%	4	\$13,784	\$55,135	\$6,207	\$8,125	23
SHOES, BOOTS, OR SLIPPERS	36	0.06%	4	\$19,819	\$79,274	\$1,956	\$30,041	18
TENTS AND CANOPIES	6	0.06%	4	\$622,750	\$2,491,000	\$31,758	\$512,663	30
TEXTILE MFG	20	0.06%	4	\$2,990	\$11,959	\$13,545	\$8,725	10
LADDERS, HOISTS, AND SCAFFOLDS	11	0.06%	4	\$92,188	\$368,750	\$6,216	\$13,445	28
CUTLERY, RAZORS, AND FLATWARE	14	0.06%	4	\$4,037	\$16,149	\$0	\$6,926	16
PIPE MFG	32	0.06%	4	\$47,200	\$188,798	\$103,117	\$8,370	31
SEED MERCHANT	9	0.06%	4	\$26,720	\$106,881	\$34,527	\$3,629	30
OFFICE MACHINES, COMPUTERS - OTHER	38	0.05%	3	\$8,667	\$26,000	\$14,145	\$29,667	25
CARPET AND FURNITURE CLEANING	9	0.05%	3	\$3,076	\$9,227	\$0	\$1,867	3
ALARMS AND DETECTION DEVICES	55	0.05%	3	\$100,667	\$302,000	\$8,923	\$168,967	23
BOILER, STEAM PIPES	13	0.05%	3	\$24,733	\$74,200	\$31,358	\$3,335	34
SEPTIC TANKS	3	0.05%	3	\$4,857	\$14,570	\$1,783	\$1,700	5
WATER AND FIRE PROOFING	15	0.05%	3	\$24,821	\$74,464	\$17,722	\$6,374	36
DAIRY PRODUCTS	27	0.05%	3	\$341,143	\$1,023,428	\$18,495	\$335,163	21
BAKERIES AND BAKERY GOODS	24	0.05%	3	\$7,361	\$22,084	\$0	\$7,278	1
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	20	0.05%	3	\$13,678	\$41,034	\$8,309	\$13,135	13
TANK BLDG/WAREHOUSES/VACANT BLDGS	10	0.05%	3	\$257,500	\$772,500	\$46,023	\$233,334	17
MOBILE HOME/TRAILER MFG	3	0.05%	3	\$1,655	\$4,966	\$808	\$2,167	4
WELDING	35	0.05%	3	\$214,656	\$643,969	\$52,635	\$36,633	17
OIL REFINERIES	3	0.05%	3	\$929	\$2,788	\$0	\$867	3
GOVERNMENTAL SUBDV/OFFICES	3	0.05%	3	\$35,625	\$106,875	\$7,676	\$7,677	34
BOAT OR SHIP BUILDING	4	0.03%	2	\$209,776	\$419,551	\$0	\$207,500	10
CONTRACTOR EQUIPMENT	20	0.03%	2	\$99,500	\$199,000	\$11,832	\$77,500	13
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	29	0.03%	2	\$625	\$1,250	\$0	\$2,500	15
WALL AND CEILING INSTALLATION	15	0.03%	2	\$15,180	\$30,359	\$11,344	\$5,250	20
ICE DEALERS AND DISTRIBUTORS	2	0.03%	2	\$5,509	\$11,018	\$0	\$6,250	0
WATER BOTTLING	14	0.03%	2	\$21,825	\$43,650	\$608	\$4,000	9
BOXES AND COMPOSITION GOODS	3	0.03%	2	\$6,250	\$12,500	\$5,672	\$6,250	17
VENDING MACHINES MFG	4	0.03%	2	\$1,850	\$3,700	\$0	\$2,050	5
MOBILE HOME PARKS OR COURTS	10	0.03%	2	\$38,250	\$76,500	\$38,915	\$38,750	54
OPTICAL AND HEARING GOODS	4	0.03%	2	\$700	\$1,400	\$0	\$463	9
MUSICAL INSTRUMENT MFG/STORES	2	0.03%	2	\$5,562	\$11,124	\$0	\$6,062	4
GRAIN ELEVATOR OPERATIONS	3	0.03%	2	\$91,082	\$182,164	\$10,017	\$35,504	14
PET GROOMING/STORES/TRAINING	7	0.03%	2	\$2,500	\$5,000	\$0	\$5,250	15

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 2009 - 2018**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PIPELINES/WELLS	11	0.03%	2	\$111,000	\$222,000	\$465,238	\$12,750	57
SAND OR GRAVEL DIGGING, QUARRIES	17	0.03%	2	\$15,056	\$30,111	\$3,876	\$4,274	28
FORESTRY/LAKES/FISHING/GUIDES	2	0.03%	2	\$101,500	\$203,000	\$6,719	\$104,250	20
CAR WASHES	4	0.03%	2	\$621	\$1,241	\$0	\$500	2
PACKING HOUSES	2	0.03%	2	\$3,292	\$6,584	\$0	\$2,500	2
FIREARMS, AMMUNITION - MFG AND REPAIR	51	0.02%	1	\$10,000	\$10,000	\$5,709	\$10,000	9
RAILROAD/TRAIN MFG/CONSTRUCTION	30	0.02%	1	\$6,283	\$6,283	\$7,914	\$10,000	14
COLLECTIBLES	1	0.02%	1	\$1,500	\$1,500	\$0	\$0	0
LAUNDRY SERVICES	5	0.02%	1	\$589	\$589	\$0	\$1,500	1
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	5	0.02%	1	\$40,000	\$40,000	\$31,002	\$24,999	36
ELEVATOR, ESCALATOR, MOVING SIDEWALK	1	0.02%	1	\$15,000	\$15,000	\$47,197	\$80,000	25
SALT, PHOSPHATES, AND LIME	18	0.02%	1	\$562	\$562	\$0	\$1,000	4
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	7	0.02%	1	\$900,000	\$900,000	\$25,515	\$5,100	19
BABY FOOD	2	0.02%	1	\$13,048	\$13,048	\$0	\$1,325	1
NET, ROPE, AND FIBER MFG	1	0.02%	1	\$3,113	\$3,113	\$0	\$3,173	11
PATTERN MFG	1	0.02%	1	\$4,622	\$4,622	\$0	\$8	0
INK AND DYES	12	0.02%	1	\$45,000	\$45,000	\$29,083	\$25,000	24
LEAD MFG	41	0.02%	1	\$1,500,000	\$1,500,000	\$1,959,819	\$1,500,000	67
METAL EXTRACTION AND PROCESSING	8	0.02%	1	\$300,000	\$300,000	\$53,765	\$10,000	16
CANS, DRUMS, AND METAL CONTAINERS	1	0.02%	1	\$700	\$700	\$0	\$5,000	2
AEROSOL CONTAINERS	1	0.02%	1	\$100,000	\$100,000	\$116,496	\$0	46
INSTRUMENT MFG/TUNING	43	0.02%	1	\$100,000	\$100,000	\$126,256	\$188,160	24
FUMIGATING	24	0.02%	1	\$876	\$876	\$0	\$1,325	2
JEWELRY AND WATCHES	6	0.02%	1	\$500	\$500	\$67	\$3,500	20
TOYS/GAMES	15	0.02%	1	\$5,750	\$5,750	\$0	\$0	8
PUTTY PRODUCTS	7	0.02%	1	\$35,000	\$35,000	\$21,730	\$25,000	16
LABORATORIES	5	0.02%	1	\$150	\$150	\$35	\$0	7
BARBER SUPPLIES AND HAIR PIECES	8	0.02%	1	\$868	\$868	\$160	\$2,000	2
FREIGHT FORWARDERS/TRUCKERS	4	0.02%	1	\$28,171	\$28,171	\$325	\$75,000	3
SNOW AND ICE REMOVAL-CONTRACTOR	13	0.02%	1	\$7,500	\$7,500	\$15,339	\$3,500	40
GAS TANKS AND FUEL CONTAINERS MFG	2	0.02%	1	\$50,000	\$50,000	\$65,119	\$750,000	33
AUTO RENTAL OR LEASING	6	0.02%	1	\$1,581	\$1,581	\$0	\$5,000	3
THEATERS	14	0.02%	1	\$75,000	\$75,000	\$29,377	\$23,265	36
BUILDINGS/PREMISES BANK OR OFFICE	33	0.02%	1	\$249	\$249	\$0	\$249	1
CAMPGROUNDS/CAMPS/PICNIC GROUNDS	1	0.02%	1	\$1,113	\$1,113	\$0	\$500	1
NIGHTCLUBS/COMEDY CLUBS/CASINOS/ENTERTA	1	0.02%	1	\$500	\$500	\$0	\$5,000	2
HEALTH/EXERCISE FACILITIES	1	0.02%	1	\$25,000	\$25,000	\$46,599	\$16,000	27
CHURCHES/CONVENTS/MONASTERIES	1	0.02%	1	\$250	\$250	\$0	\$500	8
RECYCLING CENTERS/SALVAGE	2	0.02%	1	\$5,000	\$5,000	\$4,898	\$75,000	16
WHARF/WATERFRONT PROPERTY	2	0.02%	1	\$15,000	\$15,000	\$18,120	\$5	12
AUCTION/AUCTIONEERS	1	0.02%	1	\$203	\$203	\$0	\$500	0
ANIMAL BOARDING/VETERINARIANS/STOCKYARDS	3	0.00%	0	\$0	\$0	\$0	\$0	0
BOWLING LANES	2	0.00%	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG/WOOL PULLING-COMBING	7	0.00%	0	\$0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00%	0	\$0	\$0	\$0	\$0	0
ENGINEERS, ARCHITECTS, DRAFTSMEN	4	0.00%	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	5	0.00%	0	\$0	\$0	\$0	\$0	0
DRILLING/SHAFT SINKING	3	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	9	0.00%	0	\$0	\$0	\$0	\$0	0
WIRE GOODS/METAL GOODS	20	0.00%	0	\$0	\$0	\$0	\$0	0
SEWING MACHINES	4	0.00%	0	\$0	\$0	\$0	\$0	0
AIRCRAFT OR AIRCRAFT PARTS MFG	14	0.00%	0	\$0	\$0	\$0	\$0	0
MATCH AND CHARCOAL MFG	9	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	4	0.00%	0	\$0	\$0	\$0	\$0	0
HOBBY, WALLPAPERS, ART STORES	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEATHER GOODS	4	0.00%	0	\$0	\$0	\$0	\$0	0
FIBERGLASS MFG	5	0.00%	0	\$0	\$0	\$0	\$0	0
PACKAGING/PACKING/MAIL ORDER	2	0.00%	0	\$0	\$0	\$0	\$0	0
DISCONTINUED OPERATIONS	8	0.00%	0	\$0	\$0	\$0	\$0	0

**PRODUCT LIABILITY  
PRODUCT TYPE  
FOR YEARS 2009 - 2018**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
RENTAL STORES	10	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
FLORISTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
PIPELINE CONSTRUCTION (OIL)	1	0.00%	0	\$0	\$0	\$0	\$0	0
AMUSEMENT PARKS/PARKS/PLAYGROUNDS	3	0.00%	0	\$0	\$0	\$0	\$0	0
ARCHERY RANGES/RIFLE-PISTOL RANGES	4	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	2	0.00%	0	\$0	\$0	\$0	\$0	0
ATHLETIC GAMES/CONTESTS/STADIUMS	30	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	2	0.00%	0	\$0	\$0	\$0	\$0	0
CONSULTANTS/PROGRAMMERS	4	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
SCHOOLS - PRIVATE/PUBLIC	1	0.00%	0	\$0	\$0	\$0	\$0	0
SUGAR REFINING	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	196,073	100.00%	6,259	\$34,575	\$216,403,324	\$12,209	\$6,898	21





## **CLAIM DISPOSITION AND CLOSE TIME REPORTING**

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. The second section presents closed claim data categorized by time intervals to claim resolution. Each section contains annual summary data for 2018 and a ten-year summary.



# **PRODUCT LIABILITY CLAIM DISPOSITION FOR 2018**

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	15.93%	108	\$27,537	\$2,974,004	\$9,013	\$23,755	10
NOT SPECIFIED	0.59%	4	\$10,500	\$42,001	\$0	\$893	7
ARBITRATION	0.29%	2	\$1,412	\$2,824	\$297	\$500	9
ALL OTHER INCLUDING DISMISSALS	83.19%	564	\$26,039	\$14,685,836	\$13,889	\$1,497	53
TOTAL	100.00%	678	\$26,113	\$17,704,665	\$12,990	\$5,036	46

# **PRODUCT LIABILITY** **TEN YEAR SUMMARY OF CLAIM DISPOSITION** **FOR YEARS 2009 - 2018**

Claim Disposition	% of Paid Claims	Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
BEFORE COURT PROCEEDING INITIATED	52.74%	3,301	\$11,782	\$38,891,806	\$2,037	\$5,959	5
NOT SPECIFIED	0.30%	19	\$28,677	\$544,865	\$4,373	\$908	12
DIRECTED VERDICT FOR PLAINTIFF	0.06%	4	\$35,145	\$140,579	\$33,041	\$3,250	25
DIRECTED VERDICT FOR DEFENDANT	0.03%	2	\$5,808,087	\$11,616,174	\$13,385	\$250,050	68
JUDGEMENT FOR DEFENDANT	0.03%	2	\$55,000	\$110,000	\$1,020	\$85,511	4
JUDGEMENT FOR PLAINTIFF	0.27%	17	\$1,217,203	\$20,692,452	\$246,260	\$12,248	32
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.05%	3	\$250,869	\$752,607	\$1,182,622	\$256,667	86
ARBITRATION	0.16%	10	\$44,756	\$447,563	\$39,093	\$5,578	20
ALL OTHER INCLUDING DISMISSALS	46.35%	2,901	\$49,365	\$143,207,278	\$21,140	\$7,505	39
<b>TOTAL</b>	<b>100.00%</b>	<b>6,259</b>	<b>\$34,575</b>	<b>\$216,403,324</b>	<b>\$12,209</b>	<b>\$6,898</b>	<b>21</b>

# PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2018

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	11.80%	80	\$12,622	\$1,009,765	\$454	\$7,036	3
7-12	5.75%	39	\$40,832	\$1,592,440	\$2,824	\$27,277	9
13-18	10.03%	68	\$19,926	\$1,354,994	\$10,071	\$5,981	16
19-24	11.65%	79	\$40,891	\$3,230,417	\$7,205	\$5,103	22
25-30	8.11%	55	\$47,928	\$2,636,019	\$8,198	\$1,071	28
31-36	5.75%	39	\$17,173	\$669,743	\$3,690	\$323	34
37-42	7.08%	48	\$50,097	\$2,404,632	\$11,477	\$7,969	39
43-48	6.34%	43	\$14,446	\$621,166	\$426	\$0	46
49-54	7.37%	50	\$12,419	\$620,959	\$9,755	\$10,020	51
55-60	1.77%	12	\$11,707	\$140,478	\$13,920	\$517	57
61-66	3.39%	23	\$11,022	\$253,508	\$1,588	\$435	63
67-72	5.16%	35	\$16,084	\$562,946	\$878	\$0	70
73-78	3.54%	24	\$26,983	\$647,583	\$11,237	\$208	76
79-84	2.95%	20	\$16,381	\$327,628	\$927	\$0	82
85-90	1.18%	8	\$7,639	\$61,110	\$5,353	\$163	88
91-96	0.44%	3	\$2,080	\$6,240	\$1,494	\$0	94
97-102	0.29%	2	\$5,644	\$11,288	\$25	\$0	98
103-108	0.29%	2	\$187,301	\$374,602	\$3,349	\$0	106
Greater than 108	7.08%	48	\$24,566	\$1,179,147	\$107,887	\$10	185
<b>TOTAL</b>	<b>100.00%</b>	<b>678</b>	<b>\$26,113</b>	<b>\$17,704,665</b>	<b>\$12,990</b>	<b>\$5,036</b>	<b>46</b>

# PRODUCT LIABILITY

## TEN YEAR SUMMARY OF CLOSE TIME REPORTING

### FOR YEARS 2009 - 2018

Number of Months From Report to Close	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	48.01%	3,005	\$19,847,358	\$6,605	\$1,611	\$2,711	2
7-12	9.51%	595	\$19,836,588	\$33,339	\$3,474	\$8,656	10
13-18	9.41%	589	\$20,475,605	\$34,763	\$23,508	\$6,607	15
19-24	7.41%	464	\$25,720,908	\$55,433	\$9,720	\$19,532	21
25-30	5.10%	319	\$14,072,783	\$44,115	\$18,333	\$6,578	27
31-36	3.29%	206	\$14,344,165	\$69,632	\$21,559	\$12,361	33
37-42	2.56%	160	\$19,090,296	\$119,314	\$28,021	\$16,937	39
43-48	2.19%	137	\$6,914,411	\$50,470	\$18,680	\$3,682	46
49-54	2.41%	151	\$6,054,724	\$40,098	\$24,288	\$9,778	51
55-60	1.13%	71	\$8,955,000	\$126,127	\$61,590	\$26,168	57
61-66	1.45%	91	\$6,407,786	\$70,415	\$39,549	\$15,372	63
67-72	1.28%	80	\$15,009,675	\$187,621	\$48,525	\$26,706	70
73-78	0.88%	55	\$2,880,956	\$52,381	\$47,488	\$9,373	76
79-84	0.83%	52	\$1,057,268	\$20,332	\$4,251	\$5,106	82
85-90	0.66%	41	\$21,890,527	\$533,915	\$81,974	\$22,341	87
91-96	0.45%	28	\$1,609,321	\$57,476	\$19,436	\$6,625	94
97-102	0.18%	11	\$1,160,363	\$105,488	\$45,857	\$2,318	99
103-108	0.22%	14	\$447,818	\$31,987	\$5,369	\$800	107
Greater than 108	3.04%	190	\$10,627,772	\$55,936	\$57,805	\$1,463	170
<b>TOTAL</b>	<b>100.00%</b>	<b>6,259</b>	<b>\$216,403,324</b>	<b>\$34,575</b>	<b>\$12,209</b>	<b>\$6,898</b>	<b>21</b>

## **PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE**

**(Derived from the Page 19 Supplement)**

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2017 and 2018.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share.

This section contains data for year ending 2018.





## PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2018 Written Premium	2017 - 2018 % of Change in Premium	2017 Written Premium	2016 - 2017 % of Change in Premium	2016 Written Premium	2015 - 2016 % of Change in Premium
ACE AMERICAN INSURANCE COMPANY	\$82,660	-28.73%	\$115,986	-1.21%	\$117,406	-47.11%
ACE PROPERTY AND CASUALTY INSURANCE COMPAN	\$31,319	72.87%	\$18,117	-2.42%	\$18,566	0.31%
ACUITY A MUTUAL INSURANCE COMPANY	\$267,739	1.16%	\$264,674	20.50%	\$219,647	-11.15%
ADDISON INSURANCE COMPANY	\$917,858	3.29%	\$888,653	-4.76%	\$933,103	-7.90%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$3,087,790	76.88%	\$1,745,683	26.73%	\$1,377,434	-42.07%
ALLSTATE INSURANCE COMPANY	\$5,594	51.89%	\$3,683	-44.42%	\$6,627	-6.50%
AMCO INSURANCE COMPANY	\$225,027	10.44%	\$203,753	20.76%	\$168,726	-5.60%
AMERICAN CASUALTY COMPANY OF READING PENNS	\$14,111	-78.63%	\$66,018	-9.03%	\$72,575	17.99%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$16,649	-22.33%	\$21,435	-5.38%	\$22,653	-20.41%
AMERICAN GUARANTEE & LIABILITY INSURANCE COM	\$1,110,139	-46.42%	\$2,072,053	129.05%	\$904,616	-47.47%
AMERICAN INSURANCE COMPANY THE	\$29,980	-2.32%	\$30,692	-60.52%	\$77,734	-26.34%
AMERICAN STATES INSURANCE COMPANY	\$546	-68.98%	\$1,760	-73.17%	\$6,560	-31.58%
AMERISURE INSURANCE COMPANY	\$95,238	21.53%	\$78,367	-42.84%	\$137,109	38.30%
AMERISURE MUTUAL INSURANCE COMPANY	\$20,514	-45.44%	\$37,600	-9.73%	\$41,655	-44.54%
AMERISURE PARTNERS INSURANCE COMPANY	\$21,891	-62.98%	\$59,139	42.23%	\$41,580	180.79%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$3,117	173.66%	\$1,139	-87.18%	\$8,883	-47.00%
ARCH INSURANCE COMPANY	\$367,648	-30.26%	\$527,151	87.53%	\$281,102	-52.63%
ATLANTIC SPECIALTY INSURANCE COMPANY	\$277,623	27.30%	\$218,083	2.35%	\$213,078	185.24%
BENCHMARK INSURANCE COMPANY	\$212,656	-2.88%	\$218,962	-13.07%	\$251,889	0.48%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE CO	\$1,336	-62.13%	\$3,528	1.97%	\$3,460	-9.09%
CAPITOL INDEMNITY CORPORATION	\$6,066	-46.01%	\$11,235	-58.27%	\$26,920	-20.93%
CHARTER OAK FIRE INSURANCE CO THE	\$263,940	-21.77%	\$337,402	45.30%	\$232,211	-31.73%
CINCINNATI CASUALTY COMPANY THE	\$244,681	9.35%	\$223,752	-2.91%	\$230,458	-9.16%
CINCINNATI INDEMNITY COMPANY INC	\$87,214	2.03%	\$85,476	-13.00%	\$98,253	0.92%
CINCINNATI INSURANCE COMPANY THE	\$1,328,586	7.47%	\$1,236,207	-8.83%	\$1,355,903	-4.65%
CITIZENS INSURANCE COMPANY OF AMERICA	\$72,006	3427.98%	\$2,041	-86.68%	\$15,325	-72.16%
COLUMBIA MUTUAL INSURANCE COMPANY	\$217,100	-17.28%	\$262,436	5.86%	\$247,909	-1.49%
CONTINENTAL CASUALTY COMPANY	\$791,020	62.24%	\$487,550	5.57%	\$461,826	131.00%
CONTINENTAL INSURANCE COMPANY THE	\$76,780	122.62%	\$34,489	23.91%	\$27,834	-56.29%
COUNTRY MUTUAL INSURANCE COMPANY	\$19,484	23.40%	\$15,789	6.67%	\$14,802	-12.49%
DEPOSITORS INSURANCE COMPANY	\$298,921	12.72%	\$265,179	2.41%	\$258,938	-3.84%
EMCASCO INSURANCE COMPANY	\$216,877	-12.48%	\$247,809	29.28%	\$191,677	-0.84%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$16,564	137.85%	\$6,964	-55.43%	\$15,625	-16.45%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$308,087	-3.36%	\$318,797	42.16%	\$224,254	11.52%
EVEREST NATIONAL INSURANCE COMPANY	\$750,236	20.31%	\$623,582	-4.87%	\$655,522	-11.84%
FARMERS INSURANCE EXCHANGE	\$1,159	-17.45%	\$1,404	2.33%	\$1,372	-24.66%
FARMLAND MUTUAL INSURANCE COMPANY	\$414,164	117.18%	\$190,705	-23.47%	\$249,179	-39.77%
FCCI INSURANCE COMPANY	\$51,563	-11.48%	\$58,248	11.32%	\$52,324	43.73%
FEDERAL INSURANCE COMPANY	\$1,695,300	25.46%	\$1,351,260	-11.39%	\$1,524,889	-6.07%
FEDERATED MUTUAL INSURANCE COMPANY	\$730,364	-12.89%	\$838,463	2.70%	\$816,417	-7.01%
FEDERATED SERVICE INSURANCE COMPANY	\$270,060	12.95%	\$239,104	15.44%	\$207,126	-36.22%
FIREMANS FUND INSURANCE COMPANY	\$26,123	5220.37%	\$491	-97.77%	\$21,969	-58.84%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$21,270	8.62%	\$19,582	109.48%	\$9,348	-12.76%
GRANITE STATE INSURANCE COMPANY	\$9,407	-73.73%	\$35,811	17.87%	\$30,383	-56.69%
GREAT NORTHERN INSURANCE COMPANY	\$436,568	-15.39%	\$515,986	40.57%	\$367,059	-7.70%
GRINNELL MUTUAL REINSURANCE COMPANY	\$748,124	9.43%	\$683,637	11.09%	\$615,413	-9.43%
HANOVER AMERICAN INSURANCE COMPANY THE	\$1,843	-26.54%	\$2,509	-81.97%	\$13,912	-33.05%
HANOVER INSURANCE COMPANY THE	\$82,669	473.10%	\$14,425	97.20%	\$7,315	-37.46%
HARLEYSVILLE INSURANCE COMPANY	\$10,311	103.09%	\$5,077	34.53%	\$3,774	62.18%
HARTFORD ACCIDENT & INDEMNITY CO	\$69,736	-2.76%	\$71,712	-10.71%	\$80,316	112.49%
HARTFORD FIRE INSURANCE COMPANY	\$1,150,326	37.46%	\$836,826	109.85%	\$398,780	29.02%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$7,220	-44.72%	\$13,060	-29.68%	\$18,572	27.77%
HDI-GERLING AMERICA INSURANCE COMPANY	\$361,969	0.63%	\$359,715	-25.14%	\$480,497	4.15%
ILLINOIS NATIONAL INSURANCE COMPANY	\$116	-96.48%	\$3,298	-40.06%	\$5,502	92.58%
INDEMNITY INSURANCE COMPANY OF NORTH AMERIC	\$3,860	-16.05%	\$4,598	-61.68%	\$11,998	127.23%
INSURANCE COMPANY OF THE STATE OF PENNSYLV	\$8,177	337.51%	\$1,869	-65.66%	\$5,443	21.44%
LIBERTY INSURANCE CORPORATION	\$127,550	1.95%	\$125,113	-36.82%	\$198,032	-8.40%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,199,812	-13.44%	\$1,386,081	26.40%	\$1,096,556	-9.07%
LIBERTY MUTUAL INSURANCE COMPANY	\$2,165	-97.57%	\$89,172	-26.04%	\$120,571	-62.25%
LITITZ MUTUAL INSURANCE COMPANY	\$3,135	5.95%	\$2,959	46.85%	\$2,015	5.22%
LM INSURANCE CORPORATION	\$311,259	131.88%	\$134,232	38.98%	\$96,585	0.43%

## PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2018 Written Premium	2017 - 2018 % of Change in Premium	2017 Written Premium	2016 - 2017 % of Change in Premium	2016 Written Premium	2015 - 2016 % of Change in Premium
MASSACHUSETTS BAY INSURANCE COMPANY	\$46,194	-31.19%	\$67,133	95.46%	\$34,347	-18.00%
MEDMARC CASUALTY INSURANCE COMPANY	\$382,013	-14.71%	\$447,881	-16.31%	\$535,135	3.55%
MID-CONTINENT ASSURANCE COMPANY	\$45,863	22.79%	\$37,351	5.07%	\$35,547	31.28%
MID-CONTINENT CASUALTY COMPANY	\$250,197	-7.98%	\$271,902	49.01%	\$182,473	-10.59%
MILWAUKEE CASUALTY INSURANCE CO	\$2,553	1636.73%	\$147	-99.27%	\$20,138	34.23%
mitsui sumitomo insurance usa inc	\$28,373	-14.37%	\$33,136	342.58%	\$7,487	595.82%
MONROE GUARANTY INSURANCE COMPANY	\$12,666	34.26%	\$9,434	7.88%	\$8,745	-0.49%
NATIONAL AMERICAN INSURANCE COMPANY	\$18,423	-11.36%	\$20,784	99.41%	\$10,423	10.58%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$188,144	30.98%	\$143,640	-27.35%	\$197,711	119.11%
NATIONAL INDEMNITY COMPANY	\$5,585	-7.75%	\$6,054	-30.55%	\$8,717	26.59%
NATIONAL SURETY CORPORATION	\$278,696	-20.37%	\$350,003	-31.94%	\$514,223	-12.06%
NATIONAL TRUST INSURANCE COMPANY	\$24,899	40.66%	\$17,702	-9.36%	\$19,529	-27.03%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$1,569,470	15.32%	\$1,360,939	7.19%	\$1,269,616	-8.51%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$129,950	-32.47%	\$192,428	9.50%	\$175,733	11.27%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$12,280	-17.95%	\$14,966	338.24%	\$3,415	-16.16%
NORTH RIVER INSURANCE COMPANY THE	\$104,168	-22.20%	\$133,893	-31.12%	\$194,382	38.22%
NORTHLAND INSURANCE COMPANY	\$158	-95.40%	\$3,433	-84.08%	\$21,566	57.08%
OAK RIVER INSURANCE COMPANY	\$3,107	5.57%	\$2,943	0.00%	\$2,943	-23.84%
OHIO CASUALTY INSURANCE COMPANY	\$62,913	-1.84%	\$64,091	369.94%	\$13,638	-64.14%
OHIO SECURITY INSURANCE COMPANY	\$325,597	35.19%	\$240,852	25.98%	\$191,185	96.59%
OLD REPUBLIC INSURANCE COMPANY	\$60,510	-97.37%	\$2,303,662	23.45%	\$1,866,013	-6.56%
PACIFIC INDEMNITY COMPANY	\$15,000	0.00%	\$15,000	0.00%	\$15,000	0.00%
PENN MILLERS INSURANCE COMPANY	\$665,410	7.97%	\$616,291	5.78%	\$582,617	-14.26%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE CO	\$361,054	-0.50%	\$362,882	10.24%	\$329,174	5.73%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE CO	\$47,982	536.11%	\$7,543	1.95%	\$7,399	4103.98%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	\$20,746	-3.50%	\$21,499	-0.71%	\$21,653	-13.47%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$22,743	70.28%	\$13,356	-69.77%	\$44,182	286.27%
SAFETY NATIONAL CASUALTY CORPORATION	\$36,829	-38.89%	\$60,268	35.79%	\$44,383	-20.85%
SECURA INSURANCE A MUTUAL COMPANY	\$692,249	-0.53%	\$695,905	-10.04%	\$773,577	16.66%
SECURA SUPREME INSURANCE COMPANY	\$352,171	46.57%	\$240,267	70.87%	\$140,610	14.66%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$579,416	-4.46%	\$606,472	29.08%	\$469,832	-7.01%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$409,467	34.60%	\$304,203	-9.44%	\$335,909	9.88%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$198,230	28.59%	\$154,152	-24.10%	\$203,110	-19.56%
SENTRY INSURANCE A MUTUAL COMPANY	\$881,593	66.01%	\$531,048	4.57%	\$507,855	-6.59%
SENTRY SELECT INSURANCE COMPANY	\$303,401	9.58%	\$276,864	-3.93%	\$288,182	20.90%
SHELTER MUTUAL INSURANCE COMPANY	\$57,997	1.55%	\$57,110	-13.09%	\$65,710	68.53%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$222,206	-3.58%	\$230,455	49.66%	\$153,985	-10.43%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$14,669	451.88%	\$2,658	27.06%	\$2,092	-86.36%
STATE AUTO PROPERTY & CASUALTY INSURANCE CO	\$198,491	2.84%	\$193,001	-9.89%	\$214,194	2.06%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$45,464	15.76%	\$39,276	31.67%	\$29,829	23.15%
TOKIO MARINE AMERICA INSURANCE COMPANY	\$18,869	-17.74%	\$22,938	44.35%	\$15,890	-83.24%
TRANSPORTATION INSURANCE COMPANY	\$26,244	240.52%	\$7,707	-83.67%	\$47,185	136.41%
TRAVELERS INDEMNITY COMPANY	\$254,675	55.02%	\$164,282	-47.33%	\$311,901	19.12%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$28,764	-13.21%	\$33,143	-51.38%	\$68,169	-8.01%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$131,766	10.00%	\$119,790	-4.20%	\$125,048	89.96%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$1,070,225	-11.68%	\$1,211,718	-0.30%	\$1,215,402	-6.01%
TRUCK INSURANCE EXCHANGE	\$2,200	5.97%	\$2,076	5.97%	\$1,959	-15.16%
TWIN CITY FIRE INSURANCE COMPANY	\$868,894	19.98%	\$724,205	7.86%	\$671,408	-36.84%
UNION INSURANCE COMPANY OF PROVIDENCE	\$228,816	143.95%	\$93,798	16.21%	\$80,712	-6.55%
UNITED FIRE AND CASUALTY COMPANY	\$3,961,726	-3.18%	\$4,091,675	10.47%	\$3,703,906	19.24%
UNITED STATES FIRE INSURANCE COMPANY	\$168,442	11.01%	\$151,739	18.89%	\$127,630	5.66%
UNITED STATES LIABILITY INSURANCE COMPANY	\$129,462	3.63%	\$124,933	4.05%	\$120,065	9.74%
VALLEY FORGE INSURANCE COMPANY	\$69,833	256.51%	\$19,588	3.53%	\$18,921	-12.22%
VIGILANT INSURANCE COMPANY	\$2,050	-56.22%	\$4,682	4.09%	\$4,498	-0.42%
WESCO INSURANCE COMPANY	\$75,156	-54.20%	\$164,082	127.27%	\$72,198	-28.73%
WEST AMERICAN INSURANCE COMPANY	\$25,545	10.17%	\$23,187	95.13%	\$11,883	23.05%
WEST BEND MUTUAL INSURANCE COMPANY	\$657,358	8.50%	\$605,880	39.00%	\$435,876	2.02%
WESTCHESTER FIRE INSURANCE COMPANY	\$13,119	-97.06%	\$446,577	-5.16%	\$470,869	15.15%
ZURICH AMERICAN INSURANCE COMPANY	\$870,093	31.31%	\$662,630	-32.40%	\$980,234	70.21%
TOTAL	\$37,002,467	-2.31%	\$37,877,232	6.98%	\$35,406,749	-6.89%

# PRODUCT LIABILITY MARKET SHARE YEAR 2018

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	10.71%	\$3,961,726	\$3,890,402	\$437,803	\$2,298,716	59.09%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	8.34%	\$3,087,790	\$2,711,903	\$18,088,371	\$17,280,754	637.22%
FEDERAL INSURANCE COMPANY	4.58%	\$1,695,300	\$1,589,011	\$15,468	\$627,487	39.49%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	4.24%	\$1,569,470	\$1,597,407	\$671,189	-\$225,343	-14.11%
CINCINNATI INSURANCE COMPANY THE	3.59%	\$1,328,586	\$1,312,577	\$220,765	\$747,202	56.93%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.24%	\$1,199,812	\$1,277,915	\$624,439	-\$120,087	-9.40%
HARTFORD FIRE INSURANCE COMPANY	3.11%	\$1,150,326	\$1,129,330	\$11,573	-\$3,411,397	-302.07%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPA	3.00%	\$1,110,139	\$1,548,799	\$0	\$270,136	17.44%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERIC	2.89%	\$1,070,225	\$1,231,042	\$561,945	\$483,129	39.25%
ADDISON INSURANCE COMPANY	2.48%	\$917,858	\$918,533	\$104,639	\$232,047	25.26%
SENTRY INSURANCE A MUTUAL COMPANY	2.38%	\$881,593	\$725,831	\$78,188	-\$641,413	-88.37%
ZURICH AMERICAN INSURANCE COMPANY	2.35%	\$870,093	\$880,735	\$66,789	\$3,615,077	410.46%
TWIN CITY FIRE INSURANCE COMPANY	2.35%	\$868,894	\$896,699	\$243,009	\$380,931	42.48%
CONTINENTAL CASUALTY COMPANY	2.14%	\$791,020	\$766,886	\$0	\$444,526	57.97%
EVEREST NATIONAL INSURANCE COMPANY	2.03%	\$750,236	\$669,158	\$14,689	\$143,301	21.42%
GRINNELL MUTUAL REINSURANCE COMPANY	2.02%	\$748,124	\$723,743	\$101,715	\$113,858	15.73%
FEDERATED MUTUAL INSURANCE COMPANY	1.97%	\$730,364	\$815,812	\$641,279	-\$7,719	-0.95%
SECURA INSURANCE A MUTUAL COMPANY	1.87%	\$692,249	\$705,184	\$42,370	\$302,058	42.83%
PENN MILLERS INSURANCE COMPANY	1.80%	\$665,410	\$665,434	\$0	-\$167,267	-25.14%
WEST BEND MUTUAL INSURANCE COMPANY	1.78%	\$657,358	\$616,552	\$10,929	\$421,770	68.41%
SELECTIVE INSURANCE COMPANY OF AMERICA	1.57%	\$579,416	\$578,959	\$137,330	\$313,438	54.14%
GREAT NORTHERN INSURANCE COMPANY	1.18%	\$436,568	\$427,255	\$5,153	\$84,150	19.70%
Farmland Mutual Insurance Company	1.12%	\$414,164	\$223,222	\$320,162	\$4,571	2.05%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	1.11%	\$409,467	\$354,955	\$19,838	\$163,822	46.15%
MEDMARC CASUALTY INSURANCE COMPANY	1.03%	\$382,013	\$431,231	\$0	-\$147,400	-34.18%
ARCH INSURANCE COMPANY	0.99%	\$367,648	\$431,478	\$0	\$64,982	15.06%
HDI GLOBAL INSURANCE COMPANY	0.98%	\$361,969	\$420,439	\$0	\$383,745	91.27%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMP	0.98%	\$361,054	\$352,346	\$75,000	-\$682,005	-193.56%
SECURA SUPREME INSURANCE COMPANY	0.95%	\$352,171	\$324,651	\$129,250	\$92,153	28.39%
PHOENIX INSURANCE COMPANY THE	0.88%	\$326,403	\$329,458	\$22,500	-\$24,369	-7.40%
OHIO SECURITY INSURANCE COMPANY	0.88%	\$325,597	\$283,198	\$7,983	-\$33,002	-11.65%
LM INSURANCE CORPORATION	0.84%	\$311,259	\$240,541	\$0	\$112,241	46.66%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.83%	\$308,087	\$312,910	\$41,500	\$9,797	3.13%
SENTRY SELECT INSURANCE COMPANY	0.82%	\$303,401	\$306,551	\$260,000	\$80,931	26.40%
DEPOSITORS INSURANCE COMPANY	0.81%	\$298,921	\$288,697	\$0	\$7,382	2.56%
NATIONAL SURETY CORPORATION	0.75%	\$278,696	\$311,679	\$43,350	\$2,131,584	683.90%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.75%	\$277,623	\$276,461	\$0	\$32,226	11.66%
FEDERATED SERVICE INSURANCE COMPANY	0.73%	\$270,060	\$258,984	\$872	-\$257,412	-99.39%
ACUITY A MUTUAL INSURANCE COMPANY	0.72%	\$267,739	\$277,512	\$15,558	\$34,785	12.53%
CHARTER OAK FIRE INSURANCE CO THE	0.71%	\$263,940	\$305,402	\$0	-\$140,524	-46.01%
TRAVELERS INDEMNITY COMPANY	0.69%	\$254,675	\$246,743	\$228,694	\$117,127	47.47%
MID-CONTINENT CASUALTY COMPANY	0.68%	\$250,197	\$236,509	\$137,605	\$482,958	204.20%
CINCINNATI CASUALTY COMPANY THE	0.66%	\$244,681	\$239,520	\$40,000	-\$46,992	-19.62%
UNION INSURANCE COMPANY OF PROVIDENCE	0.62%	\$228,816	\$168,085	\$0	\$19,807	11.78%
AMCO INSURANCE COMPANY	0.61%	\$225,027	\$213,985	\$0	\$5,238	2.45%
SOMPO AMERICA INSURANCE COMPANY	0.60%	\$222,206	\$255,997	\$7,819	\$111,960	43.73%
COLUMBIA MUTUAL INSURANCE COMPANY	0.59%	\$217,100	\$231,847	-\$796	\$16,293	7.03%
EMCASCO INSURANCE COMPANY	0.59%	\$216,877	\$234,027	\$193,266	\$17,091	7.30%
BENCHMARK INSURANCE COMPANY	0.57%	\$212,656	\$196,959	\$5,500	-\$61,855	-31.41%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMP	0.54%	\$198,491	\$194,725	\$0	\$45,242	23.23%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.54%	\$198,230	\$185,701	\$75,440	\$123,194	66.34%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.51%	\$188,144	\$223,978	\$27,500	\$1,674,780	747.74%
UNITED STATES FIRE INSURANCE COMPANY	0.46%	\$168,442	\$171,080	\$2,143	-\$54,253	-31.71%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.36%	\$131,766	\$142,643	\$122,902	\$292,825	205.29%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.35%	\$129,950	\$152,137	\$38,212	-\$9,795	-6.44%
UNITED STATES LIABILITY INSURANCE COMPANY	0.35%	\$129,462	\$133,149	\$3,000	\$44,453	33.39%
LIBERTY INSURANCE CORPORATION	0.34%	\$127,550	\$147,021	\$28,750	\$30,606	20.82%

# PRODUCT LIABILITY MARKET SHARE YEAR 2018

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
NORTH RIVER INSURANCE COMPANY THE	0.28%	\$104,168	\$124,741	\$20,898	\$113,827	91.25%
HARTFORD CASUALTY INSURANCE CO	0.28%	\$104,138	\$77,492	\$16,323	\$24,087	31.08%
EVEREST DENALI INSURANCE COMPANY	0.27%	\$100,781	\$28,352	\$0	\$10,648	37.56%
AMERISURE INSURANCE COMPANY	0.26%	\$95,238	\$90,774	\$0	\$157	0.17%
AUSTIN MUTUAL INSURANCE COMPANY	0.24%	\$87,533	\$85,484	\$0	\$0	0.00%
CINCINNATI INDEMNITY COMPANY INC	0.24%	\$87,214	\$84,394	\$6,500	-\$26,060	-30.88%
AXA INSURANCE COMPANY	0.23%	\$86,429	\$71,981	\$0	\$44,657	62.04%
HANOVER INSURANCE COMPANY THE	0.22%	\$82,669	\$47,389	\$0	\$4,180	8.82%
ACE AMERICAN INSURANCE COMPANY	0.22%	\$82,660	\$78,977	\$50,238	-\$169,527	-214.65%
CONTINENTAL INSURANCE COMPANY THE	0.21%	\$76,780	\$76,691	\$0	-\$9,616	-12.54%
WESCO INSURANCE COMPANY	0.20%	\$75,156	\$158,903	\$0	\$147,545	92.85%
CITIZENS INSURANCE COMPANY OF AMERICA	0.19%	\$72,006	\$32,335	\$0	\$3,048	9.43%
VALLEY FORGE INSURANCE COMPANY	0.19%	\$69,833	\$59,221	\$39,961	\$47,879	80.85%
HARTFORD ACCIDENT & INDEMNITY CO	0.19%	\$69,736	\$69,114	-\$1,000	-\$567,112	-820.55%
OHIO CASUALTY INSURANCE COMPANY	0.17%	\$62,913	\$66,089	\$0	\$22,379	33.86%
OLD REPUBLIC INSURANCE COMPANY	0.16%	\$60,510	\$447,510	\$20,833	-\$439,805	-98.28%
SHELTER MUTUAL INSURANCE COMPANY	0.16%	\$57,997	\$57,499	\$0	\$0	0.00%
AMERICAN ZURICH INSURANCE COMPANY	0.14%	\$53,337	\$62,983	\$0	\$30,876	49.02%
FCCI INSURANCE COMPANY	0.14%	\$51,563	\$58,256	\$0	\$12,716	21.83%
ELECTRIC INSURANCE COMPANY	0.14%	\$50,587	\$50,587	-\$7,035	-\$121,785	-240.74%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURA	0.13%	\$47,982	\$34,666	\$0	-\$388	-1.12%
MASSACHUSETTS BAY INSURANCE COMPANY	0.12%	\$46,194	\$39,273	\$0	-\$5,802	-14.77%
MID-CONTINENT ASSURANCE COMPANY	0.12%	\$45,863	\$43,258	\$0	-\$105,000	-242.73%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.12%	\$45,464	\$44,970	\$0	\$3,561	7.92%
SAFETY NATIONAL CASUALTY CORPORATION	0.10%	\$36,829	\$45,067	\$0	\$14,621	32.44%
EMC PROPERTY & CASUALTY COMPANY	0.10%	\$36,820	\$22,014	\$0	\$11,217	50.95%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.08%	\$31,319	\$21,981	\$0	\$63,268	287.83%
AMERICAN INSURANCE COMPANY THE	0.08%	\$29,980	\$29,400	\$4,569	\$3,105,424	10562.67%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.08%	\$28,764	\$33,877	\$0	-\$22,697	-67.00%
MITSUI SUMITOMO INSURANCE USA INC	0.08%	\$28,373	\$23,996	\$0	\$9,409	39.21%
TRANSPORTATION INSURANCE COMPANY	0.07%	\$26,244	\$15,369	\$0	-\$16,035	-104.33%
FIREMANS FUND INSURANCE COMPANY	0.07%	\$26,123	\$29,171	\$18,810	-\$612,019	-2098.04%
WEST AMERICAN INSURANCE COMPANY	0.07%	\$25,545	\$30,066	\$0	\$11,631	38.68%
NATIONAL TRUST INSURANCE COMPANY	0.07%	\$24,899	\$23,743	\$0	\$5,727	24.12%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.06%	\$22,743	\$18,969	\$14,000	-\$18,540	-97.74%
AMERISURE PARTNERS INSURANCE COMPANY	0.06%	\$21,891	\$35,934	\$0	-\$4,417	-12.29%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.06%	\$21,270	\$19,944	\$48,220	\$101,858	510.72%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.06%	\$21,099	\$21,628	\$0	\$30,000	138.71%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.06%	\$20,746	\$20,813	\$0	\$3,863	18.56%
AMERISURE MUTUAL INSURANCE COMPANY	0.06%	\$20,514	\$23,673	\$502,500	\$296,036	1250.52%
COUNTRY MUTUAL INSURANCE COMPANY	0.05%	\$19,484	\$18,082	\$0	\$339	1.87%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.05%	\$18,869	\$22,245	\$0	-\$17,650	-79.34%
NATIONAL AMERICAN INSURANCE COMPANY	0.05%	\$18,423	\$21,569	\$0	\$2,601	12.06%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.05%	\$16,844	\$11,863	\$0	\$1,888	15.92%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.04%	\$16,649	\$17,616	\$0	\$0	0.00%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.04%	\$16,564	\$9,235	\$6,410	\$192,251	2081.77%
COLONY SPECIALTY INSURANCE COMPANY	0.04%	\$15,785	\$18,834	\$0	\$12,094	64.21%
FLORISTS MUTUAL INSURANCE COMPANY	0.04%	\$15,216	\$17,090	\$139,200	\$147,207	861.36%
PACIFIC INDEMNITY COMPANY	0.04%	\$15,000	\$15,000	\$75,000	-\$18,935	-126.23%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.04%	\$14,669	\$10,330	\$300,350	\$444,358	4301.63%
AMERICAN CASUALTY COMPANY OF READING PENNSYLV	0.04%	\$14,111	\$51,004	-\$228	\$19,374	37.99%
WESTCHESTER FIRE INSURANCE COMPANY	0.04%	\$13,119	\$195,138	\$0	\$379,827	194.65%
MONROE GUARANTY INSURANCE COMPANY	0.03%	\$12,666	\$11,238	\$0	\$2,460	21.89%
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.03%	\$12,280	\$16,334	\$0	\$10,086	61.75%
CONTRACTORS BONDING & INSURANCE COMPANY	0.03%	\$10,369	\$3,994	\$0	\$28	0.70%
HARLEYSVILLE INSURANCE COMPANY	0.03%	\$10,311	\$8,635	\$0	\$1,263	14.63%
CRUM & FORSTER INDEMNITY COMPANY	0.03%	\$9,999	\$5,416	\$0	\$1,364	25.18%

# PRODUCT LIABILITY MARKET SHARE YEAR 2018

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
GRANITE STATE INSURANCE COMPANY	0.03%	\$9,407	\$22,018	\$0	-\$198,127	-899.84%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.02%	\$8,177	\$4,730	\$0	-\$20,066	-424.23%
HARCO NATIONAL INSURANCE COMPANY	0.02%	\$7,437	\$7,634	\$0	\$2,280	29.87%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.02%	\$7,382	\$7,681	\$0	\$0	0.00%
EXECUTIVE RISK INDEMNITY INC	0.02%	\$7,333	\$7,249	\$0	\$1,629	22.47%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.02%	\$7,220	\$9,605	\$8,650	-\$28,569	-297.44%
CONTINENTAL WESTERN INSURANCE COMPANY	0.02%	\$6,076	\$2,784	\$0	-\$37	-1.33%
CAPITOL INDEMNITY CORPORATION	0.02%	\$6,066	\$8,089	-\$500	-\$6,322	-78.16%
ALLSTATE INSURANCE COMPANY	0.02%	\$5,594	\$4,034	\$12,704	\$9,049	224.32%
NATIONAL INDEMNITY COMPANY	0.02%	\$5,585	\$5,342	\$0	\$284	5.32%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$3,860	\$4,007	\$0	-\$726	-18.12%
FEDERATED RESERVE INSURANCE COMPANY	0.01%	\$3,197	\$163	\$0	\$43	26.38%
LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$3,135	\$3,213	\$485	\$485	15.09%
AMTRUST INSURANCE COMPANY OF KANSAS INC	0.01%	\$3,117	\$2,205	\$0	\$132	5.99%
OAK RIVER INSURANCE COMPANY	0.01%	\$3,107	\$3,076	\$0	\$4,515	146.78%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	0.01%	\$2,595	-\$7,206	-\$571,826	-\$809,056	11227.53%
MILFORD CASUALTY INSURANCE COMPANY	0.01%	\$2,553	\$2,553	\$0	-\$3,355	-131.41%
TRUCK INSURANCE EXCHANGE	0.01%	\$2,200	\$2,189	\$0	-\$126	-5.76%
LIBERTY MUTUAL INSURANCE COMPANY	0.01%	\$2,165	\$46,194	\$24,531	-\$488,076	-1056.58%
VIGILANT INSURANCE COMPANY	0.01%	\$2,050	\$3,268	\$0	-\$120,285	-3680.69%
UNION INSURANCE COMPANY	0.01%	\$1,852	\$1,393	\$0	-\$17	-1.22%
HANOVER AMERICAN INSURANCE COMPANY THE	0.00%	\$1,843	\$2,233	\$0	-\$4,136	-185.22%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.00%	\$1,336	\$1,866	\$0	-\$2,348	-125.83%
FARMERS INSURANCE EXCHANGE	0.00%	\$1,159	\$1,273	\$0	-\$906	-71.17%
REGENT INSURANCE COMPANY	0.00%	\$905	\$577	\$0	\$1,242	215.25%
MARKEL INSURANCE COMPANY	0.00%	\$872	\$819	\$0	\$92	11.23%
AMERICAN STATES INSURANCE COMPANY	0.00%	\$546	\$1,115	\$0	\$4,147	371.93%
GENERAL INSURANCE COMPANY OF AMERICA	0.00%	\$541	\$636	\$17,181	\$17,178	2700.94%
COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$371	\$434	\$254,075	\$167,587	38614.52%
NATIONAL CASUALTY COMPANY	0.00%	\$365	\$167	\$0	-\$31	-18.56%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.00%	\$326	\$421	\$0	-\$3,036	-721.14%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.00%	\$288	\$276	\$0	-\$45	-16.30%
GREAT AMERICAN ASSURANCE COMPANY	0.00%	\$246	\$31	\$0	-\$64	-206.45%
ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$195	\$64	\$0	\$3,632	5675.00%
NORTHLAND INSURANCE COMPANY	0.00%	\$158	\$331	\$0	-\$8,409	-2540.48%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.00%	\$143	\$143	\$0	\$16	11.19%
ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$116	\$126	\$0	\$12,283	9748.41%
COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	\$110	\$110	\$0	-\$57	-51.82%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.00%	\$19	\$15	\$0	\$13	86.67%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	0.00%	\$16	\$2,362	\$0	\$262	11.09%
ASSOCIATED INDEMNITY CORPORATION	0.00%	\$9	\$9	\$0	-\$13,632	-151466.67%
BERKLEY NATIONAL INSURANCE COMPANY	0.00%	\$7	\$0	\$0	\$0	N/A
AFFILIATED FM INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
MUNICH REINSURANCE AMERICA INC	0.00%	\$0	\$0	\$0	-\$336,308	N/A
ENDURANCE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$19,002	N/A
GENERALI U S BRANCH	0.00%	\$0	\$161,603	\$0	-\$487,305	-301.54%
STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$0	\$0	\$0	\$17,000	N/A
RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6	N/A
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9,437	N/A
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$20,000	-\$167,640	N/A
NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$15	N/A
SAVERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$1,865	\$0	-\$42	-2.25%
STAR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$842	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$7,251	N/A
AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$499	N/A

# PRODUCT LIABILITY MARKET SHARE YEAR 2018

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,024	N/A
SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$38	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,779	N/A
CATLIN INSURANCE COMPANY INC	0.00%	\$0	\$0	\$10,531	-\$230,050	N/A
BITCO GENERAL INSURANCE CORPORATION	0.00%	\$0	\$2,902	\$0	-\$38,000	-1309.44%
LAMORAK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,572	N/A
EMPLOYERS FIRE INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$405	N/A
ATLANTA INTERNATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$207,874	N/A
EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$891	N/A
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$156,775	N/A
BEDIVERE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$16,782	N/A
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.00%	\$0	\$0	\$0	-\$6	N/A
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$25,000	\$377,299	N/A
INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	-\$40	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13,599	N/A
CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$548,854	N/A
MIDWESTERN INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	\$5,824	N/A
IRONSHORE INDEMNITY INC	0.00%	\$0	\$0	\$0	\$2,823	N/A
WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$949	\$0	-\$661	-69.65%
NETHERLANDS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$1,049	N/A
PEERLESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,039	N/A
CATLIN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
XL INSURANCE AMERICA INC	0.00%	\$0	\$39,247	\$0	-\$56,365	-143.62%
ARROWOOD INDEMNITY COMPANY	0.00%	\$0	\$0	\$3,900	-\$32,082	N/A
SAFECO INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$48	N/A
ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,877	N/A
GREAT DIVIDE INSURANCE COMPANY	0.00%	\$0	\$103	\$0	\$28	27.18%
TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$83,819	-\$92,363	N/A
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.00%	\$0	\$0	\$0	\$1,182	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	0.00%	\$0	\$0	\$2,788,824	\$4,082,132	N/A
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$68	\$198,088	\$207,243	304769.12%
WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$59	\$12,714	\$6,897	11689.83%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,022	N/A
U S SPECIALTY INSURANCE COMPANY	0.00%	\$0	-\$5,574	\$0	\$0	0.00%
PLAZA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,343	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMER	0.00%	\$0	\$0	\$0	-\$9,243	N/A
BERKLEY INSURANCE COMPANY	0.00%	\$0	\$0	\$358,737	\$0	N/A
PENN AMERICA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$12	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$825	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$2	N/A
DISCOVER PROPERTY & CASUALTY INSURANCE COMPAN	0.00%	\$0	\$0	\$0	-\$49,998	N/A
RIVERPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$29	N/A
HAWKEYE-SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$685	N/A
PRAETORIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$560	N/A
AXIS INSURANCE COMPANY	0.00%	\$0	\$357	\$0	-\$42,876	-12010.08%
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMP	0.00%	\$0	\$0	\$0	\$11	N/A
QBE INSURANCE CORPORATION	0.00%	\$0	\$4,512	\$0	-\$223	-4.94%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COM	0.00%	\$0	\$0	-\$9,426	-\$8,098	N/A
UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	\$512,844	N/A
FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$18,750	\$18,066	N/A
THE TRAVELERS CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$1,066	N/A
DIAMOND STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$34	N/A
TECHNOLOGY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$377	N/A
GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$279	N/A
ASPEN AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$203	N/A

**PRODUCT LIABILITY  
MARKET SHARE  
YEAR 2018**

Company Name	Market Share	Premium Written	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TRANS PACIFIC INSURANCE COMPANY	0.00%	-\$86	\$306	\$0	-\$1,183	-386.60%
SECURITY NATIONAL INSURANCE COMPANY	0.00%	-\$99	\$503	\$129,787	\$192,265	38223.66%
STARR INDEMNITY & LIABILITY COMPANY	0.00%	-\$433	-\$316	\$0	\$3,405	-1077.53%
GREENWICH INSURANCE COMPANY	0.00%	-\$612	\$1,606	\$485	\$350,821	21844.40%
FIRST LIBERTY INSURANCE CORP THE	0.00%	-\$1,172	\$5,599	\$0	\$22,732	406.00%
MTSUI SUMITOMO INSURANCE COMPANY OF AMERICA	-0.01%	-\$2,362	\$2,689	\$0	-\$1,005	-37.37%
AMERICAN FIRE & CASUALTY COMPANY	-0.01%	-\$2,902	-\$3,950	\$0	\$10,643	-269.44%
PROPERTY & CASUALTY INSURANCE COMPANY OF HART	-0.01%	-\$5,205	-\$5,205	\$0	-\$3,103	59.62%
ACADIA INSURANCE COMPANY	-0.02%	-\$6,029	-\$1,914	\$0	-\$1,273	66.51%
NEW HAMPSHIRE INSURANCE COMPANY	-0.03%	-\$11,607	\$85	\$975,913	\$1,037,857	1221008.24%
TRAVELERS CASUALTY AND SURETY COMPANY	-0.04%	-\$13,458	-\$13,458	\$1,992,800	\$1,466,671	-10898.13%
AMERICAN HOME ASSURANCE COMPANY	-1.19%	-\$440,554	-\$440,554	\$100,000	-\$1,159,628	263.22%
TOTAL	100.00%	\$37,002,467	\$37,547,906	\$31,634,462	\$34,154,220	90.96%





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